ADMIN RECOVERY, LLC

6225 Sheridan Drive, Suite 118 Williamsville, New York 14221 1-866-703-7961 ~ Fax (716) 580-3823

01/16/2020

Creditor: TD Bank N.A. Creditor Account Number: Admin Recovery Reference Number: Account Balance: \$4,969.79

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Dear

Admin Recovery, LLC is offering you an opportunity to pay **less** than the Account Balance due to satisfy the above referenced account. This payment shall be in the total amount of \$2137.07 to satisfy account number 4847384945262449.

To accept this settlement offer, please remit payment to our office in the amount of \$2137.07 upon receipt of this letter. Payment is due in our office on or before January 27, 2020.

Payments can be made via Global Direct Pay with the Payee ID number of 3329796, check by email, phone or mail.

If you have any questions relative to the above referenced matter, or if you wish to discuss a payment arrangement, please do not hesitate to contact our office toll free at 1-866-703-7961, Monday and Tuesday from 9:00am-9:00pm, Wednesday and Thursday from 9:00am-8:00pm, and Friday from 9:00am-5:00pm EST. We would like to protect your privacy, please be prepared to answer security questions.

Please mail all payments to the following address: Admin Recovery LLC, 6225 Sheridan Drive, Suite 118 Williamsville, New York 14221 (Do not send cash in the mail)

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTE: Please see additional pages for more information.

We are Required Under State Law to Notify Consumers of the Following Rights. This List Does Not Contain a Complete List of the Rights Consumers Have Under Federal, State or Local Laws.

FOR NEW YORK CITY RESIDENTS ONLY: New York City Department of Consumer Affairs License Number: 1331396

FOR NORTH CAROLINA RESIDENTS ONLY: This collection agency's license number is 103786. FOR TENNESSEE RESIDENTS ONLY: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

FOR COLORADO RESIDENTS ONLY: You may contact our local office by telephone at (303) 920-4763. Our local office is located at: Colorado Manager, Inc., 8690 Wolff Court, Suite 110, Westminster, CO 80031.

If you would like additional time to respond to this offer, please contact us. We are not obligated to renew this offer.

Sincerely,

Timothy Ciffa Vice President of Collections Admin Recovery, LLC