

Date: June 6, 2024



SPRING OAKS CAPITAL
LLC

[REDACTED]
11 BROADWAY RM 1732

NEW YORK, NY 10004

Post Office Box 1216

Chesapeake, VA 23327-1216

Toll Free Number: 866-539-7525

Office Hours:

M-Thurs. 8am-9pm EST

F 8am-6pm EST

ACCOUNT INFORMATION

Original Creditor: TD Bank, N.A.

Original Account No.: [REDACTED]

Current Creditor: Spring Oaks Capital SPV, LLC

Reference No.: 112784295

Balance: \$12,366.00

Dear [REDACTED]

AGREEMENT TO RESOLVE ACCOUNT

Thank you for agreeing to resolve your account. This letter will confirm our agreement on 06/06/2024 to resolve the above referenced account for a total of \$7,420.00. The payment(s) that are due under the agreement are attached. Upon completion of this agreement, we will consider your account resolved and no further payments will be owed on this account. Failure to keep this exact arrangement will void this agreement.

Thank you,

Spring Oaks Capital, LLC

We are a debt collector. The purpose of this communication is to collect a debt and any information obtained will be used for that purpose.

SEE FOLLOWING PAGE(S) FOR IMPORTANT INFORMATION