



Date: July 22, 2025

## AGREEMENT TO RESOLVE ACCOUNT

Dear [REDACTED]

Thank you for agreeing to resolve your account. This letter will confirm our agreement on 07-21-2025 to resolve the above referenced account for a total of \$5,930.00. Any remaining payments owed to complete the agreement are set forth in the payment schedule below.

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.

**Due Date(s)**  
07-30-2025

**Amount(s)**  
\$494.00

We are required by regulation of the New York State Department of Financial Services to notify you of the following information. This information is NOT legal advice:

Your creditor or debt collector believes that the legal time limit (statute of limitations) for suing you to collect this debt may have expired. It is a violation of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., to sue to collect on a debt for which the statute of limitations has expired. However, if the creditor sues you to collect on this debt, you may be able to prevent the creditor from obtaining a judgment against you. To do so, you must tell the court that the statute of limitations has expired. Even if the statute of limitations has expired, you may choose to make payments on the debt. If you would like to learn more about your legal rights and options, you can consult an attorney or a legal assistance or legal aid organization.



## SPRING OAKS CAPITAL LLC

1400 Crossways Blvd, STE 100 B,  
Chesapeake, VA 23320

**Toll Free Number:** 866-281-3065

### Office Hours:

M-Thurs. 8am-11pm EST, F 8am-8pm EST

### ACCOUNT INFORMATION

**Original Creditor:** TD Bank, N.A.  
**Original Account #:** [REDACTED]  
**Current Creditor:** Spring Oaks Capital SPV, LLC  
**Reference #:** [REDACTED]  
**Balance:** \$9,879.64

### PAYMENT OPTIONS



#### Online or Phone

Pay online at [www.springoakscapital.com](http://www.springoakscapital.com) or by phone 866-281-3065



#### QR Code

Visit our payment portal via the QR code



#### Mail Check or Money Order

Send check payment or money order to address below

## SEE REVERSE SIDE FOR OTHER IMPORTANT INFORMATION

Please detach and return coupon below with your payment

DEPT 914 6549511825078  
PO BOX 4115  
CONCORD CA 94524



ADDRESS SERVICE REQUESTED



### IF PAYING BY CREDIT/DEBIT CARD

☐ VISA

☐ MASTERCARD

CARD NUMBER

SECURITY CODE

EXP DATE

SIGNATURE

REFERENCE #

PAYMENT AMOUNT ENCLOSED

112778915

\$

MAIL CHECKS PAYABLE TO: Spring Oaks Capital SPV, LLC

Please send all payments and correspondence to:

SPRING OAKS CAPITAL, LLC  
PO BOX 1216  
CHESAPEAKE VA 23327-1216

