

Date: July 22, 2025
AGREEMENT TO RESOLVE ACCOUNT

Dea [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)	Amount(s)
07-30-2025	\$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 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		
<input type="checkbox"/> VISA		<input type="checkbox"/> 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

