

ASSET RECOVERY SOLUTIONS, LLC



Statement Date: December 19, 2022  
ID Number: [REDACTED]  
Original Creditor: DL INVESTMENT SARL COMPARTMENT MOONSTONE1 ACCOUNT WITH U  
Current Creditor: VELOCITY INVESTMENTS, LLC  
Account Number: XXXXXXXXXXXXX0478  
Balance: \$52828.27

[REDACTED]  
E-MAIL ADDRESS:  
MARIE@DONALDSONWILLIAM.COM

As we discussed, Asset Recovery Solutions, LLC hereby accepts your offer to pay \$22000.00 to fully settle the above-referenced account. The payment schedule is as follows:

PAYMENTS	DUE DATES	PAYMENTS	DUE DATES
\$916.82	12/28/22	\$916.66	01/28/23
\$916.66	02/28/23	\$916.66	03/28/23
\$916.66	04/28/23	\$916.66	05/28/23
\$916.66	06/28/23	\$916.66	07/28/23
\$916.66	08/28/23	\$916.66	09/28/23
\$916.66	10/28/23	\$916.66	11/28/23
\$916.66	12/28/23	\$916.66	01/28/24
\$916.66	02/28/24	\$916.66	03/28/24
\$916.66	04/28/24	\$916.66	05/28/24
\$916.66	06/28/24	\$916.66	07/28/24
\$916.66	08/28/24	\$916.66	09/28/24
\$916.66	10/28/24	\$916.66	11/28/24

This offer expires on 11/28/24. Thus, if we receive the settlement on or before 11/28/24, and if the funds clear, we will consider the amount to be settled in full and will stop all further collection efforts.

We are not obligated to renew this offer.

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Hours: Mon-Thu 8am-8pm Fri 8am-4:30pm Sat 8am-12pm All Central Time



Nothing contained within this letter changes or in any way limits any of your legal rights, including your rights as set forth in our first letter to you about this account.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

Sincerely,



## California

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov). Nonprofit credit counseling services may be available in the area.

## Colorado

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [HTTPS://COAG.GOV/OFFICE-SECTIONS/CONSUMER-PROTECTION/CONSUMER-CREDIT-UNIT/COLLECTION-AGENCY-REGULATION/](https://coag.gov/office-sections/consumer-protection/consumer-credit-unit/collection-agency-regulation/)

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Colorado Office Address: 8690 Wolff Court, Suite 110 Westminster, CO 80031

Colorado Office Phone: (303)920-4763

## Massachusetts

### NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

## Minnesota

This collection agency is licensed by the Minnesota Department of Commerce.

## North Carolina

North Carolina Department of Insurance company number 119503888.

## New York

If your preferred language is not English, please contact us so that we may record your language preference. At this time, Asset Recovery Solutions, LLC provides Spanish speaking customer service representatives and collection letters

and account notices translated into Spanish, upon request. A translation and description of commonly-used debt collection terms is available in multiple languages on the NYC Department of Consumer Affairs' website, [www.nyc.gov/dca](http://www.nyc.gov/dca). Per S737A, you (consumer) can request communications in an alternative format such as large print, braille, or recorded audio disk, by calling us at 877-253-3543.

Licensed by the New York City Department of Consumer Affairs, license # 1309086

in accordance with the Fair Debt Collection Practices Act, 15 U.S.C.

§ 1692 et seq., Asset Recovery Solutions, LLC is prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

#### Tennessee

This collection agency is licensed by the Tennessee Collection Service Board, State Department of Commerce and Insurance.

#### Wisconsin

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, [www.wdfi.org](http://www.wdfi.org).