

PORTFOLIO RECOVERY ASSOCIATES, LLC

2/24/2023

AVE
FL 33981-6144

Re: Account Number: [REDACTED]
Original Account Number: *****9992
Seller: BARCLAYS BANK DELAWARE
Original Creditor: BARCLAYS BANK DELAWARE
Charge-Off Creditor: BARCLAYS BANK DELAWARE
Creditor To Whom Debt is Owed: Portfolio Recovery Associates, LLC
Last Payment Date or Default Date: 1/19/2018
Balance: \$10,174.82

Dear [REDACTED]

Your account was purchased on 9/30/2019 from BARCLAYS BANK DELAWARE. This letter confirms your arrangement made on 2/24/2023 to make the following payment(s) to settle this account.

Payment in the amount of \$3,810.00 is due by 2/28/2023.

Should you miss any of the payments described herein, this payment plan may become null and void. We are not obligated to renew this offer.

Your account will be considered paid-in-full for less than the full balance after the final payment is successfully posted. If you complete this payment plan and our company is reporting our company's trade line for this account to the three major credit reporting agencies, within approximately 30 days of the final payment successfully posting, our company will request the three major credit reporting agencies delete our company's tradeline related to your account from your credit bureau report.

If you have questions, please call our office toll free at [REDACTED] Our hours of operation are Mon. to Thurs. 8am - 11pm, Fri. 8am - 10pm, Sat. 8am - 7pm, Sun. 11am - 10pm (ET).

Sincerely,

[REDACTED]
Portfolio Recovery Associates, LLC Representative

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

NOTICE: SEE ADDITIONAL PAGE(S) FOR IMPORTANT INFORMATION

MAKE ALL CHECKS PAYABLE TO: PORTFOLIO RECOVERY ASSOCIATES, LLC

SEND ALL PAYMENTS TO: PORTFOLIO RECOVERY ASSOCIATES, LLC, P.O. Box 12914 Norfolk, VA 23541

HOURS OF OPERATION: Mon. to Thurs. 8am - 11pm, Fri. 8am - 10pm, Sat. 8am - 7pm, Sun. 11am - 10pm (ET)

FOR THE HEARING IMPAIRED: TDD: 1-800-828-1120

COMPANY ADDRESS: Portfolio Recovery Associates, LLC 120 Corporate Boulevard, Norfolk, VA 23502

DISPUTES: Call 1-800-772-1413 or write to: Portfolio Recovery Associates, LLC, Disputes Department, 140 Corporate Blvd., Norfolk, VA 23502

DISPUTES E-MAIL ADDRESS: PRA_Disputes@portfoliorecovery.com

QUALITY SERVICE AVAILABLE Mon. – Fri. 8 AM to 6 PM (EST)

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at 1-800-772-1413 or by e-mail at PRACustomerCare@portfoliorecovery.com.

NMLS ID: 934179

NOTICE: We are required under state law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws:

CALIFORNIA: License Number pending.

COLORADO: Office located at 4600 South Syracuse Street, Suite 966, Denver, CO 80237. Telephone 1-866-508-4751.

MAINE: Telephone number at licensed location is 1-800-772-1413. Hours of operation at licensed location are Mon. to Thurs. 8am - 11pm, Fri. 8am - 10pm, Sat. 8am - 7pm, Sun. 11am - 10pm (ET).

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.

NEW YORK CITY: City of New York License Numbers – 1096994, 1394695, 1394697, 1394696, 1394698, 2045465, 2052875, 2063671, 2070336, 2094929, 2096474.

NORTH CAROLINA: Collection Agency Permit No. 119500790.

TENNESSEE: This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance. (#00000770)