

To: sterling roseel

From: [REDACTED]

9/28/2022 1:06:15 PM (Page 1 of 2)

For Payment and Correspondence:
NCB Management Services, Inc.
PO Box 1099
Langhorne, PA 19047

SET4-215

ACCOUNT INFORMATION

Creditor: Bank of America, N.A.

Acct#: XXXXXXXXXXXXX3491

NCB File#: [REDACTED]

Balance: \$7,202.91

Amount Of Payment Enclosed \$

☐ Complete the form on the reverse side to set up
electronic payment(s).

NCB Management Services, Inc.
PO Box 1099
Langhorne, PA 19047

Please mail payment and the top portion in the enclosed self addressed envelope to ensure proper credit.

To make your payment online, please visit us at www.ncbl.com.



Management
Services
Incorporated

Date: 09-28-2022

Creditor: Bank of America, N.A.

Acct#: XXXXXXXXXXXXX3491

NCB File#: [REDACTED]

Balance: \$7,202.91

Dear [REDACTED]

This letter will confirm our agreement on 09-28-22 to settle the above referenced account for a total of \$3,242.04. The remaining payment(s) that are due under the agreement are as follows:

PAYMENT SCHEDULE

Date(s)	Amount(s)
09-30-22	\$270.17
10-28-22	\$270.17
11-28-22	\$270.17
12-28-22	\$270.17
01-28-23	\$270.17
02-28-23	\$270.17
03-28-23	\$270.17
04-28-23	\$270.17

PAYMENT SCHEDULE

Date(s)	Amount(s)
05-28-23	\$270.17
06-28-23	\$270.17
07-28-23	\$270.17
08-28-23	\$270.17

Upon completion of this settlement, we will consider your account settled and no further payments will be owed on this account. Failure to keep this exact arrangement will void this settlement agreement. In the event that payments are not made as agreed, then the full balance will be due and owing minus any payments that have been made to the account. We are not obligated to renew this offer.

Sincerely,

[REDACTED]

This communication is from a debt collector. The purpose of this letter is to collect a debt. Any information obtained will be used for that purpose.

There may be tax consequences as a result of a settlement. Please consult a tax professional if you have questions or want advice about any potential tax consequences.

Please see reverse side for important information.

HOURS: MON-THUR (9AM-9PM) FRI (9AM-6PM) SAT (9AM-1PM) EASTERN TIME

Payment Amount: Lesser of Outstanding Balance or \$ _____
Payment Dates: (Circle One) Weekly/Monthly. Beginning Date _____
Bank Name: _____ Account No: _____
Routing No. (this is the 9-digit number typically located next to account number on the bottom of your check or deposit slip): _____
Account type: ☐ Checking ☐ Savings
Name(s)(please print): _____
Signature(s): _____ Date: _____

ELECTRONIC PAYMENT AUTHORIZATION

You may arrange by phone or by mail to repay your debt over a period of time by authorizing us to initiate a series of electronic payments ("Payments") from a deposit account of yours that you identify (the "Account"). YOU ARE NOT REQUIRED TO ARRANGE FOR OR AUTHORIZE ANY PAYMENTS OF THIS TYPE.

Payment Authorization by Phone. By (1) calling NCB Management Services, Inc. at the toll free number listed on the front of this letter or taking a call from us; (2) specifying the amounts and dates of Payments you would like to make; (3) identifying your Account; and (4) electronically signing this Authorization, you authorize us to initiate Payments from your Account in the amounts and on or after the dates that you specify, until your debt is paid in full.

Payment Authorization by Mail. By completing, detaching and returning this Authorization, you authorize us to initiate Payments from your Account identified below in the amounts and on or after the dates that you specify, until your debt is paid in full.

Correcting Erroneous Payments. In the event that we make an error in processing a Payment, you authorize us to initiate a Payment to correct the error.

Right to Cancel. You may cancel this Authorization by calling us toll free at (877) 304-6426, Monday through Friday, 8:00 am to 5:00 pm (EST), or write us at P.O. Box 1099, Langhorne, PA 19047, or by email at cancel.payment@ncbi.com, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. You may also contact your account-holding financial institution for instructions on how to stop payment of regular transfers from your account.