

**UNITED CHECK RECOVERY BUREAU, INC.**

914 Union Rd

West Seneca, NY 14224

1-855-578-0593 ~

Date: 07/18/2023

Original Creditor: Freedom Financial Asset Management

Creditor Account Number: APP

Current Creditor: Axiom Acquisition Ventures

Ucrb Reference:

**Original Balance: \$23,883.03**

**Reduced Balance: \$9,096 in 12 payments of \$758 to be paid on the last business day of each month**

Mr.

This letter is to confirm the settlement offer to satisfy your account in full. If the settlement is not paid as agreed, the settlement amount will be voided, and the full balance will be due. Once the full amount is applied on or before its due date, your account will be updated accordingly with all three major credit agencies after one- two billing cycles as paid agreed to a zero balance. If you would like to take advantage of the settlement, you can postdate your transaction with any Visa, Master or Discover card. Our billing department won't accept any Amex, Mail in or Checks for any settlement option.

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**NOTICE: See Reverse Side for Important Information**

Sincerely,

President of Collections  
United Check Recovery Bureau, INC

**We are Required Under State Law to Notify Consumers of the Following Rights. This List Does Not Contain a Complete List of the Rights Consumers Have Under Federal, State or Local Laws.**

FOR CALIFORNIA RESIDENTS ONLY: 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.