

P.O. Box 140065
Nashville, TN 37214

00024



CAPITAL ACCOUNTS

866.854.5359 (phone) • 800.296.3317 (fax)



59127-13A
Aldean Isaac
43 Massachusetts Avenue
Bay Shore NY 11706-2502

Date: 01/13/2016
Account: [REDACTED]1435
Client: Claudia J Selgrad DO PC
Balance: \$398.23 – Settle for: \$318.58

Settlement Offer

Dear Aldean Isaac:

We are pleased to offer the above listed settlement on behalf of our client, Claudia J Selgrad DO PC. This offer is good for 10 days from the date of this letter. We are not obligated to renew this offer.

By clearing up this delinquent obligation, any negative credit reporting with the 3 national credit bureaus to reflect your updated payment activity.

*****If payment arrangements are necessary, you may reach us toll free at 866.854.5359 or explore options online at www.capitalbillpay.com*****

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

Pay by phone at 866.854.5359

Direct all payments to Capital Accounts

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

RETURN BOTTOM PORTION WHEN PAYING BY MAIL

Visa [] MasterCard [] AMEX [] Discover []

Card Holder Name: _____

Card Holder Signature: _____

CREDIT CARD NO.:

□ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □

EXPIRATION DATE:

PAYMENT AMOUNT:

□ □ □ □

\$ _____

Aldean Isaac
43 Massachusetts Avenue
Bay Shore NY 11706



Account Number : [REDACTED]1435
Balance: \$398.23 – Settle for: \$318.58

Capital Accounts
PO Box 140065
Nashville TN 37214-0065

Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your payment, in which event we will inform you before depositing the payment for collection. For further information, write the undersigned or call 800-983-4730.

CO = 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.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA

Our local address is 80 Garden Center, Suite 3, Broomfield, CO 80020. Our local phone number is 303-920-4763.

ME = Our hours of operation are Mon - Thu 8:30 am to 7:00 pm EST, Fri 8:30 am to 5:00 pm EST and Sat closed.

NC = North Carolina Department of Insurance permit number 102177.

NY = New York City Department of Consumer Affairs license number 1282141.

TN = This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance. 500 James Robertson Parkway, Nashville, Tennessee 37243.

CA = As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. But we will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period described on the front of this letter.

Nonprofit credit counseling services may be available in the area.

UT = As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

NY State

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. However, be aware: if you make a payment on the debt, admit to owing the debt, promise to pay the debt, or waive the statute of limitations on the debt, the time period in which the debt is enforceable in court may start again. 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.

New York City

WE ARE REQUIRED BY LAW TO GIVE YOU THE FOLLOWING INFORMATION ABOUT THIS DEBT. The legal time limit (statute of limitations) for suing you to collect this debt has expired. However, if somebody sues you anyway to try to make you pay this debt, court rules REQUIRE YOU to tell the court that the statute of limitations has expired to prevent the creditor from obtaining a judgment. Even though the statute of limitations has expired, you may CHOOSE to make payments. However, BE AWARE: if you make a payment, the creditor's right to sue you to make you pay the entire debt may START AGAIN.

3561 W BELL RD
PHOENIX AZ 85053
RETURN SERVICE REQUESTED

Constar Financial Services, LLC
(877) 968-2735

Personal & Confidential

ALDEAN R ISAAC
43 MASSACHUSETTS AVE
BAY SHORE NY 11706-2502

REMIT TO:

CONSTAR FINANCIAL SERVICES, LLC
3561 W BELL RD
PHOENIX AZ 85053

Please Check Here If Address or Phone Number Has Changed
And Noted On Back

Constar # : 2514	Total Due : \$ 8913.41
Creditor : Santander Consumer USA Inc	

< Detach Upper Portion And Return With Payment >

Settlement Offer

Creditor : Santander Consumer USA Inc
Constar # : 2514
Current Creditor Account # : 1000
Total Due : \$ 8913.41

July 9, 2016

At this time it may be difficult to pay the entire balance of the above referenced account.

WE WOULD LIKE TO HELP!

We are able to offer you a settlement in the amount of \$4456.71. This offer will be due in six (6) installments of:

Settlement		Settlement	
Amount	Date	Amount	Date
\$ 742.79	07/27/2016	\$ 742.79	11/27/2016
\$ 742.79	08/27/2016	\$ 742.76	12/27/2016
\$ 742.79	09/27/2016		
\$ 742.79	10/27/2016		

To take advantage of this offer we must receive your payments in our office on or before the dates indicated above.

This account will be recorded as settled upon clearance of your final remittance and no further payments will be due. In addition, all collection activity will cease.

Failure to make any payment as agreed will forfeit your arrangement and the remaining balance will be due in full.

OFFICE HOURS:
6:00AM - 6:00PM MONDAY-FRIDAY
6:00AM - 10:00AM SATURDAY
Your representative: John Cavallucci
Toll Free (877) 968-2735

Please write your Constar # on all payments and correspondence.
Make your payments payable to CONSTAR FINANCIAL SERVICES LLC:

Mail your Payment to:
Constar Financial Services, LLC
3561 W Bell Rd
Phoenix, AZ 85053

Money Gram Instructions:
Constar Financial Services
Phoenix AZ
Receive Code: 6326

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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

Change of Address Notification

Address		Apt #
City	State	Zip
() -	() -	() -
Home Phone	Business Phone	Other Phone

NOTE: The below information is not intended to be a complete list of rights consumers may have under State and Federal law.

California Residents:

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. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

Colorado Residents:

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. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR.

Constar Colorado Office: 2953 S Peoria St Suite 200 Aurora, CO 80014 303-500-5537 Hours: 9am - 5pm Monday through Friday

Massachusetts Residents:

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 (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to this agency.

Minnesota Residents:

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

New York Residents:

This collection agency is licensed in New York City, License # 1223510.

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: a) the use or threat of violence; b) the use of obscene or profane language; and c) 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.

City of Buffalo Residents:

This collection agency is licensed by the City of Buffalo, New York License # CAG11-549716.

North Carolina:

North Carolina Department of Insurance Permit # 102557.

Tennessee

This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance, James Robertson Parkway, Nashville, Tennessee 37243.

Utah Residents:

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

West Virginia

The activities of collection agencies in West Virginia are regulated by the Attorney General's Consumer Protection Division, 812 Quarrier St., Charleston, WV 25301. Federal law prohibits agencies from contacting you about your debt if you send a letter requesting that all contacts stop.

Wisconsin

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org. P.O. Box 7876, Madison, Wisconsin 53707.

