



Collection
Protection Group

The Offices of
Chad Steur Law, LLC

PO Box 27198, Salt Lake City, UT 84127
140 West 2100 South #220, Salt Lake City, UT 84115
Phone: (866) 552-1035
www.chadsteurlaw.com

10/06/2015

THOMAS L [REDACTED]
6101 LOCKRIDGE [REDACTED]
GRANITE [REDACTED]

Original Creditor: CITI-THD CONSUMER #6035320020217285
Our Client: Federal Pacific Credit Co # [REDACTED]
Non-Discounted Balance: \$6,773.30

Dear THOMAS L [REDACTED]

We are in receipt of your letter requesting validation on the above mentioned account. Collection efforts will cease until that information is provided. If you have any further questions please call me at (866) 552-1035.

Sincerely,

Angie Radmall

Angie Radmall
Account Manager

Balance may change, interest continues to accrue until the account is satisfied, unless interest has been suspended.
This is an attempt to collect a debt; any information obtained will be used for that purpose.
No attorney has reviewed your account.

07/02/09
Agency Name: ADVANTA BANK CORP (DIV2)
Agency Number: R500
Client Number: [REDACTED]
DOUGLAS [REDACTED]

DATE: 07/29/09
FILE#: [REDACTED]
CLIENT NAME: ADVANTA BANK CORP
CLIENT ACCT#: [REDACTED]
BALANCE DUE: 12,338.08
LTR: D01

WESTON FL [REDACTED]
USA

Dear DOUGLAS [REDACTED]

Thank you for your recent correspondence regarding your account with ADVANTA BANK CORP

We have suspended collection activity and forwarded your letter to our client. In the event you do not receive a response from us within 30 days please direct further inquiries to ADVANTA BANK CORP

Thank you for your cooperation in this matter.

Sincerely,
Amy Henderson
Client Services Representative

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

Pursuant to 15 U.S.C. 1692e(11), please be advised that this communication is from a debt collector.

Agency Phone (602)-222-2400
3443 N CENTRAL AVE SUITE 1100
Client Phone (800)-280-3800
P.O. BOX 33130

ISSOCIATED CREDITORS EXCHANGE
PHOENIX, AZ. 85012
ASSOCIATED CREDITORS EXCHANGE
PHOENIX, AZ. 85067-3313



NCOSM
NCO Financial Systems, Inc.

507 Prudential Road
Horsham, PA 19044
1-866-305-9426

Office Hours: 8:00 a.m. - 9:00 p.m. Monday through Thursday,
8:00 a.m. - 5:00 p.m. Friday, 8:00 a.m. - 12:00 noon Saturday

July 9, 2009

Daryl [REDACTED]
[REDACTED]
Charlotte, NC [REDACTED]

Re: Our Reference No(s). Creditor(s)
[REDACTED] Capital One Bank (USA), N.A.
Account No.: ***** [REDACTED]

Dear Daryl [REDACTED]

Thank you for your inquiry regarding the above-referenced account. Please be advised that we have placed your account in a cease communication status. It is NCOs' intent not to have any further communication with you in reference to the above account.

According to our files, we have not reported the above-referenced account to a credit bureau. Please be advised that NCO Financial Systems, Inc. cannot effect a change to how any other company or entity may have listed the account on your credit profile.

We appreciate the opportunity to respond to your inquiry.

Very truly yours,

Renita Sherman
Compliance Resolution Administrator

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector. This agency is licensed by the North Carolina Department of Insurance; License #101723.

Calls to or from NCO Financial Systems, Inc. may be monitored or recorded for quality assurance.



507 Prudential Road
Horsham, PA 19044
1-866-305-9426

Office Hours: 8:00 a.m. - 9:00 p.m. Monday through Thursday,
8:00 a.m. - 5:00 p.m. Friday, 8:00 a.m. - 12:00 noon Saturday

July 21, 2009

Angel [REDACTED]
[REDACTED]
Charlotte, NC [REDACTED]

Re: Our Reference No(s) Creditor(s)
[REDACTED] Capital One Bank (USA) N. A.
Account No.: ***** [REDACTED]

Dear Angel [REDACTED]

Thank you for your inquiry regarding the above-referenced account. Please be advised that the above-referenced account is closed in our office.

According to our files, we have not reported the above-referenced account to a credit bureau. Please be advised that NCO Financial Systems, Inc. cannot effect a change to how any other company or entity may have listed the account on your credit profile.

We appreciate the opportunity to respond to your inquiry.

Very truly yours,

Nicole R. Johnson
Supervisor, Compliance Resolution Administrator

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Calls to or from NCO Financial Systems, Inc. may be monitored or recorded for quality assurance.

NCOSM
NCO Financial Systems, Inc.

507 Prudential Road
Horsham, PA 19044
1-866-305-9426

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8:00 a.m. - 5:00 p.m. Friday, 8:00 a.m. - 12:00 noon Saturday

February 4, 2010

[REDACTED]
1527 North Dale Mabry Highway, #104
Lutz, FL 33548

Re: Our Reference No(s). Creditor(s)
PG9705 (Citi) Citibank (South Dakota), N.A.
Account No.: 542418101446xxxx

Dear [REDACTED]

Thank you for your inquiry regarding the above-referenced account. Please be advised that the above-referenced account is closed in our office.

We appreciate the opportunity to respond to your inquiry.

Very truly yours,

Amber Gotsch
Compliance Resolution Administrator

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


Calls to or from NCO Financial Systems, Inc. may be monitored or recorded for quality assurance.


NCO Financial Systems, Inc.

507 Prudential Road
Horsham, PA 19044
1-866-305-9426

Office Hours: 8:00 a.m. - 9:00 p.m. Monday through Thursday,
8:00 a.m. - 5:00 p.m. Friday, 8:00 a.m. - 12:00 noon Saturday

April 10, 2010


1537 North Dale Mabry Highway
Lutz, FL 33548

Re: Our Reference No(s). Creditor(s)
DNX831 -BOA Bank of America/MBNA
Account No.: *****8935

Dear 

Thank you for your inquiry regarding the above-referenced account. Please be advised that the above-referenced account is on hold pending closure in our office.

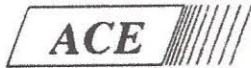
We appreciate the opportunity to respond to your inquiry.

Very truly yours,

Melody L. Howard
Compliance Resolution Administrator

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

Calls to or from NCO Financial Systems, Inc. may be monitored or recorded for quality assurance.



ASSOCIATED CREDITORS EXCHANGE, INC.

P. O. BOX 33130
PHOENIX, AZ 85067-3313

Date: January 26 2010
Client: U. S. BANK
File: 070500-1
Client Acct. #: 4833496005
Total Due: \$3,120.24

14874 - 339

Mailed to
ASSOCIATED CREDITORS EXCHANGE, INC.
P. O. BOX 33130
PHOENIX, AZ 85067-3313



070500-1 * 1 D01

[REDACTED]
HADERA DR
SAN DIEGO CA 92131-1921



✂ Cut Coupon Above & Return With Your Payment ✂

Dear THOMAS [REDACTED]

Thank you for your recent correspondence regarding your account with U. S. BANK.

We have suspended collection activity and forwarded your letter to our client. In the event you do not receive a response from us within 30 days, please direct further inquiries to U. S. BANK.

001

Thank you for your cooperation in this matter.

Sincerely,

Client Services Representative

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

This is an attempt to collect a debt and any information obtained will be used for that purpose.
Pursuant to 15 U.S.C. §1692E(11), please be advised that this communication is from a debt collector.

Our web site address is: www.ace-collects.com

Mon-Tue: 8:00 am - 7:00 pm, Wed-Thu: 6:30 am - 5:00 pm
Fri: 6:00 am - 3:00 pm

ASSOCIATED CREDITORS EXCHANGE, INC. ♦ 3443 N CENTRAL AVE SUITE 1100 ♦ PHOENIX, AZ 85012
P. O. BOX 33130 ♦ PHOENIX, AZ 85067-3313
(800)-280-3800 ♦ (602)-222-2400

14874 - 339 - D01



14874-339-D01



LTD Financial Services, L.P.
7322 Southwest Freeway
Suite 1600
Houston, Texas 77074
Phone: (713) 773-3100
Fax: (713) 414-2126

FEBRUARY 9, 2010

[REDACTED]
1527 DALE MABRY HWY
LUTZ, FL 33548-3031

RE: CB5 60353220165 [REDACTED]

We are in receipt of your correspondence. Enclosed is a copy of your validation request. This request and any questions regarding your account should be directed to the original creditor. We have stopped collection activity on the above referenced account.

Following is the name and address of the original creditor:

CITICORP CREDIT SERVICES, INC.
P.O. BOX 20523,
KANSAS CITY, MO 64195-0000

Sincerely,

A handwritten signature in cursive script that reads "John D. Cunningham".
John D. Cunningham

BROOKLYN HTS., OH
216.739.5100
CHICAGO, IL
312.782.9676
CINCINNATI, OH
513.723.2200
CLEVELAND, OH
216.685.1000
COLUMBUS, OH
614.228.7272

WELTMAN, WEINBERG & REIS CO., L.P.A.
ATTORNEYS AT LAW



DETROIT, MI
248.362.6100
GROVE CITY, OH
614.801.2600
PHILADELPHIA, PA
215.599.1500
PITTSBURGH, PA
412.434.7955

August 28, 2009

ALLAN [REDACTED]
LUTZ FL [REDACTED]

RE: ALLAN [REDACTED]
Our Client: NATIONAL CITY BANK
Account No.: [REDACTED]
WWR File No.: [REDACTED]
Creditor: NATIONAL CITY BANK

Dear ALLAN [REDACTED]

Your request for verification of the above-captioned debt has been received. However, we have returned this file to our client, and have ceased collection activities relative to the above-captioned account. Therefore, we will not be able to assist you in obtaining the requested information.

This law firm is a debt collector that was attempting to collect this debt for our client and any information obtained would have been used for that purpose. However, this file has been closed.

Sincerely,

A handwritten signature in cursive script, appearing to read 'Sarah Pinchot'.

Sarah Pinchot
Verification Representative
Weltman, Weinberg & Reis Co., L.P.A.

Enclosures

RONALD FORSTER - Adm. in NY Only
MARK A. GARBUS - Adm. in NY Only

EDWARD J. DAMSKY - Adm. in NY Only
GLENN S. GARBUS - Adm. in NY, NJ & CT
JOEL D. LEIDERMAN - Adm. in NY Only
NEIL GREENSTEIN - Adm. in NY & NJ

FORSTER & GARBUS
A NEW YORK LAW FIRM
500 BI-COUNTY BOULEVARD - SUITE 300
P.O. BOX 9030
FARMINGDALE, N.Y. 11735-9030
(631) 393-9400
Fax (631) 393-9490

TESS E. GUNTHER - Adm. in NY & CT
KRISTEN S. MANTYLA - Adm. in NY Only
MICHAEL J. FLORIO - Adm. in NY Only
ANNETTE T. ALTMAN - Adm. in NY Only
NILI FARZAN - Adm. in NY Only

September 22, 2009

[REDACTED]
PERALTA, NM 87042-8817

Re: FIA CARD SERVICES, N.A.
Original Account Number: [REDACTED]
Client Account Number: [REDACTED]
Our Reference Number: [REDACTED]

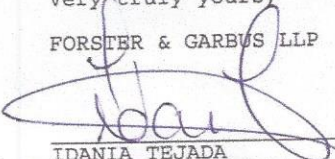
Dear Sir or Madam:

We are in receipt of your letter regarding the above referenced account. The above referenced account was closed and returned back to our client on September 19, 2009. Any further question regarding your account should be directed to FIA CARD SERVICES, N.A..

If I can be of any further assistance, please contact me directly at 1-877-709-6886.

Very truly yours,

FORSTER & GARBUS LLP


IDANIA TEJADA
Compliance Supervisor

PLEASE NOTE THAT WE ARE REQUIRED, UNDER FEDERAL LAW, TO ADVISE YOU THAT WE ARE DEBT COLLECTORS AND ANY INFORMATION WE OBTAIN WILL BE USED IN ATTEMPTING TO COLLECT THIS DEBT.



LTD Financial Services, L.P.
7322 Southwest Freeway
Suite 1600
Houston, Texas 77074
Phone: (713) 773-3100
Fax: (713) 414-2126

AUGUST 25, 2011

[REDACTED]
BURLINGTON, NC 27215-5108

RE: CS8 5490352400286259

Thank you, we are in receipt of your validation request. This request has been forwarded to the original creditor. We have suspended all collection activity until the requested validation is received. Please allow 45 to 60 days to fulfill the request.

Sincerely,


John D. Cunningham



507 Prudential Road
Horsham, PA 19044
1-866-305-9426

Office Hours: 8:00 a.m. - 9:00 p.m. Monday through Thursday,
8:00 a.m. - 5:00 p.m. Friday, 8:00 a.m. - 12:00 noon Saturday

January 4, 2011

██████████
2026 Gunn Highway
Odessa, FL 90620

Re: Our Reference No(s): Creditor(s)
3342GM (O/S) Capital One Bank (USA), N.A.
Account No.: xxxxxxxxxxxx5529

Dear ██████████

Thank you for your inquiry regarding the above-referenced account. Please be advised that the above-referenced account has been placed in a status to prevent further collection activity by NCO.

We appreciate the opportunity to respond to your inquiry.

Very truly yours,

Tiffany N. Harris
Compliance Resolution Administrator

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

Calls to or from NCO Financial Systems, Inc. may be monitored or recorded for quality assurance.



NCO Financial Systems, Inc.
507 Prudential Road
Horsham, PA 19044
1-866-305-9426

Office Hours: 8:00 a.m. - 9:00 p.m. Monday through Thursday,
8:00 a.m. - 5:00 p.m. Friday, 8:00 a.m. - 12:00 noon Saturday

May 4, 2011

[REDACTED]
Burlington, NC 27215

Re: Our Reference No(s). Creditor(s)
E74015 (Chase) Chase Bank USA, N.A.
Account No.: *****4127

Dear [REDACTED]

Thank you for your inquiry regarding the above-referenced account. Please be advised that the above-referenced account is closed in our office.

We appreciate the opportunity to respond to your inquiry.

Very truly yours,

Jamal Hutchinson
Consumer Affairs Representative II

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector. This agency is licensed by the North Carolina Department of Insurance; License #101723.

Calls to or from NCO Financial Systems, Inc. may be monitored or recorded for quality assurance.

4285 Genesee Street
Cheektowaga, NY 14225-1943

RETURN SERVICE REQUESTED

July 6, 2011

201100000191758
[REDACTED]

2026 GUNN HWY
ODESSA FL 33556

Creditor: FIA Card Services N.A.
Account # ending in 2329
Original account # ending in 1590
Balance: \$25,254.99

Dear Mr. [REDACTED]

Northstar Location Services, LLC is in receipt of your recent dispute on the above mentioned account. Please be advised that we have notified our client regarding your concerns and have consequently returned the account back to them for closure.

If you should have any other questions relative to this account, please contact the above mentioned client.

Federal law requires we inform you this communication is from a professional debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose. New York City Department of Consumer Affairs license number 1179143.

Sincerely,

Northstar Location Services, LLC





NCO Financial Systems, Inc.
507 Prudential Road | Horsham, PA 19044
Toll Free: 800.550.9619 | Fax: 866.269.8669
Hours of Operation: M-F 8:00am-5:00pm ET

January 13, 2012

Larry [REDACTED]
2026 Gunn Highway
Odessa, FL 33556

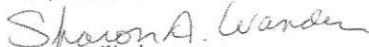
Re: Our Reference No(s): Creditor(s)
NTW433 (Cap1) Capital One Bank (USA), N.A.
Account No.: xxxxxxxxxxxx6634

Dear Larry [REDACTED]

Thank you for your inquiry regarding the above-referenced account. Please be advised that the above-referenced account is closed in our office.

We appreciate the opportunity to respond to your inquiry.

Very truly yours,


Sharon A. Wander
Consumer Affairs Production Manager

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

Calls to or from NCO Financial Systems, Inc. may be monitored or recorded for quality assurance.

Associated Creditors Exchange
PO Box 33130
Phoenix, AZ 85067-3130
(602)222-2400

JANUARY 11, 2011

██████████
1527 DALE MABRY HWY #104
LUTZ FL 33548-3031

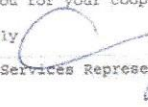
Account Name: ██████████
Client's Name: U. S. BANK
Account Number: 4623008565 ██████████
File Number: R790-USC200-604260-7
Balance Due: \$17703.80

Dear MIERZWA, YOLANDA,

Thank you for your recent correspondence regarding your account with U. S. BANK.

We have suspended collection activity and forwarded your letter to our client. In the event you do not receive a response from us within 30 days please direct further inquiries to U. S. BANK.

Thank you for your cooperation in this matter.

Sincerely,

Client Services Representative

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

"Pursuant to 15 U.S.C. 1692e(11), please be advised that this communication is from a debt collector."

4285 Genesee Street
Cheektowaga, NY 14225-1943

RETURN SERVICE REQUESTED

July 30, 2011

201100000402318

████████████████████
WASILLA AK 99654

Creditor: FIA Card Services N.A.
Account # ending in 5985
Original account # ending in 2183
Balance: \$15,328.74

NORTHSTAR
LOCATION SERVICES, LLC
1-866-328-8252
Hours Mon -Thurs 8AM - 11PM EST
Fri 8AM - 8PM EST
Sat 8AM - 4PM EST

Dear Ms. ██████████

Northstar Location Services, LLC is in receipt of your recent dispute on the above mentioned account. Please be advised that we have notified our client regarding your concerns and have consequently returned the account back to them for closure.

If you should have any other questions relative to this account, please contact the above mentioned client.

Federal law requires we inform you this communication is from a professional debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose. New York City Department of Consumer Affairs license number 1179143.

Sincerely,

Northstar Location Services, LLC



I.C. SYSTEM, INC.
444 Highway 96 East, P.O. Box 64437
St. Paul, MN 55164-0437

444 Highway 96 East
PO Box 64378
St. Paul, MN 55164-0378
Toll-Free No.: 800 325-6884
Mon - Thur 7:00 AM - 9:00 PM CT
Sat 7:00 AM - 2:00 PM CT
Sun 4:00 PM - 8:00 PM CT



August 5, 2011

I.C. System Reference Number: 37612474-1-49

RE: Cabela'S Club
Principal Due: \$2,500.00
Interest Due: \$435.01
BALANCE DUE: \$2,935.01

#3761247404111K52#
[REDACTED]
LAS VEGAS, NV 89107-1103

\$0.00 has been Paid Since Placement

Dear [REDACTED]

We will honor your request that I.C. System cease communication with you regarding the debt specified above. We are terminating further efforts and will not communicate with you again unless you contact us and request us to do so.

Your dispute has been noted and information verifying the debt is attached to this letter.

We are a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Sincerely,

Beth Brown
Beth Brown
Manager

Telephone calls to or from our General Office are randomly monitored by supervisory personnel for business reasons not directly related to your account. Calls may be monitored and recorded for quality assurance.

PO BOX 15630
DEPT 27
WILMINGTON DE 19850



Calls to or from this company may be monitored
or recorded for quality assurance.



7500008



GTCLAB

2026 GUNN HWY
ODESSA FL 33556-3521

NCO FINANCIAL SYSTEMS, INC

507 Prudential Road, Horsham, PA 19044

1-888-251-5443
OFFICE HOURS(ET):
8AM-9PM MON THRU THURSDAY
8AM-5PM FRIDAY
8AM-12PM SATURDAY
Sep 17, 2011

CREDITOR: BANK OF AMERICA/MBNA
CREDITOR'S ACCOUNT #: 5490501
REGARDING: PAST DUE BALANCE

14800883

Thank you for your inquiry regarding the account listed above. Please be advised that this account is closed in our office.

According to our records, we have not reported the account to a credit bureau. Please be advised that NCO Financial Systems, Inc. cannot effect a change as to how any other company may have listed the account on your credit profile. We appreciate the opportunity to respond to your inquiry.

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

POP-105-A-0

4285 Genesee Street
Cheektowaga, NY 14225-1943

RETURN SERVICE REQUESTED

February 14, 2012

201100000667450

VERO BEACH FL 32960

Creditor: Discover Bank
Account # ending in 0554
Balance: \$9,164.26

Dear Mr. [REDACTED]

Northstar Location Services, LLC is in receipt of your recent dispute on the above mentioned account. Please be advised that we have notified the creditor regarding your concerns and have consequently returned the account back to them for appropriate handling.

If you should have any other questions relative to this account, please contact the above mentioned creditor.

Federal law requires we inform you this communication is from a professional debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,

Northstar Location Services, LLC

NORTHSTAR
LOCATION SERVICES, LLC
1-866-224-9825

Hours Mon – Thu 8AM – 10PM ET
Fri 8AM – 8PM ET
Sat 8AM – 2PM ET



Halsted Financial Services, LLC

PO Box 5773, Evanston, IL 60201
TEL: 877-833-1629 FAX: 888-768-5812
WEB: www.halstedfinancial.com

03/14/2012

VIA U.S. MAIL

[REDACTED]
Odessa, FL, 33556

RE: Original Lender: HSBC GM
Account Number: 54664100 [REDACTED]

Dear [REDACTED]

We are in receipt of your letter dated 03/05/12 regarding your request to validate the above referenced debt.

We apologize for the delay in retrieving the document(s). We submit these kinds of requests immediately, but we are at the mercy of the original lender to supply the documents in a timely manner. Halsted Financial Services, LLC has ceased all collection activity on this account including reporting to the credit bureaus. Understand that Halsted Financial Services, LLC has never reported this account to any of the major credit bureaus.

If you have any further concerns please do not hesitate to contact me directly by phone at (847) 845-8155.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication was sent by a debt collector from a professional debt collection agency.

Sincerely,

Andrew Sullivan
Compliance Analyst
Halsted Financial Services, LLC
TEL # (847) 845-8155
FAX # (888) 768-5812

-- CONFIDENTIALITY NOTE: This message and any attached files transmitted with it are intended for use only by the individual or entity to which it is addressed and may contain information that is privileged, confidential, and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient or the employee or agent responsible for delivering the message to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication, or taking any action in reliance on the contents of this information is strictly prohibited. If you have received this communication in error, please contact the sender immediately and destroy the material in its entirety, whether electronic or hard copy.