

Balance Amount: \$1985.50 Settlement Amount: \$1385.50 for Today or Four payments of \$500.00 from Today.

It has been brought to our attention to accumulate the entire balance of a due you owe to (ACE Advance, OLS USA,, ACS verified group) as of Today the amount of the due is 1985.50.

If you want to resolve this matter without a lawsuit and further damaging your banking rating, you must email within 2 days of the date of this letter; either Submit \$1385.50 by Today against the balance or Four payment of \$500.00 from Today you owe or email us and work out arrangements for payment with it(\$1985.50) If you do neither of these things we will refer this matter to an attorney to file a lawsuit against you for the obtain of this due.

Federal Laws gives you 15 days after you receive the letter to dispute the validity of the due or any part of it. If you do not dispute it within that period we will assume that you deem it valid. If you do dispute it by notifying us in writing to that effect. We will, as required by the law, mail to you proof of the due. And if within the same period, you submit in writing the name and address of your original creditor. If the original creditor is different from the current creditor ADP Advance, we will furnish you that information as well. The law does not require us to wait until the end of the 15-day period before suing you for this due.

Regards, Audit Department