

Return Mail Only - No Correspondence



Dept. 12421
PO Box 603
Oaks, PA 19456



03-06-2013



2344-666

#BWNHLTH
#0000 0A54 6401 7210#

C/O

NY

Contact Information: [REDACTED]

Hours of Operation: M-Th 6am - 7pm;
Fri-Sat 6am - 5pm Pacific Time

Current Owner: Midland Funding LLC

Original Creditor: [REDACTED]

Original Account No.: [REDACTED]

MCM Account No.: [REDACTED]

996000



Dear [REDACTED],

Based on the information provided to us, we have instructed the three major credit reporting agencies to delete the above referenced MCM account from your credit file. Please be advised, our credit reporting does not affect any credit reporting of this account by the original creditor.

If you have any questions regarding your credit report being updated, you may contact the credit reporting agencies in writing or by calling:

Equifax/CBI
PO Box 740241
Atlanta, GA 30374-0241
(800)685-1111
www.equifax.com

Experian
PO Box 2002
Allen, TX 75013
(888)397-3742
www.experian.com/reportaccess

Trans Union
PO Box 2000
Chester, PA 19022
(800)916-8800
www.transunion.com

Please feel free to contact us at [REDACTED] extension [REDACTED] should you have any questions.

Sincerely,

Consumer Support Services

Important Disclosure Information

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

Calls to and/or from this company may be monitored or recorded.

New York City Department of Consumer Affairs License Number 1140603, 1207829, 1207820, 1227728.

NOTICE OF TENDER FOR SETOFF

Notice to principal is notice to agent, notice to agent is notice to principal.

[REDACTED] d/b/a Division Manager
Midland Credit Management, Inc.
8875 Aero Drive
Suite 200
San Diego, CA [REDACTED]

February [REDACTED]

Re: MCM Account # [REDACTED]

Please see the enclosed copy of Tender for payment in the amount of \$380.40 as full satisfaction for Account No. [REDACTED] original Account No. [REDACTED] sent to the Internal Revenue Service Stop 4440 P.O. Box 9036 Ogden, Utah [84201] on February 21, 2013.

I hereby, conditionally accept further offers/communications from Midland Credit Management, Inc. upon these conditions;

1. **True, correct, complete and not misleading** copies of all assignments, negotiations, transfer of rights, novation and the like, which **unambiguously** delineates that debt collector is the current owner, assignee, holder, holder in due course, entitlement holder, which absolutely evidences Alleged Creditor's full and complete disclosure, including but not limited to any and all implied and/or expressed written contracts, and/or any and all consent with any such agreement if a novation;
2. Produce all relative commercial instruments, contracts, whether implied or express, which contain exchange of consideration, and which contains verified bona fide signature of Respondent.

Further communications not fulfilling the above described conditions shall be deemed frivolous at its/their face and constitutes your agreement that the account has been paid in full, is settled and closed and that you cease and desist from further communications and/or offers to [REDACTED]

ALL non-Frivolous Responses must be sent to [REDACTED] United States Post Office via traceable certified or registered mail only. Traceable mail to: [REDACTED] c/o the United States Post Office [REDACTED] Avenue, Box [REDACTED], [REDACTED] New York [REDACTED]

NOTICE: Respondent shall be billed \$1,000.00 per frivolous response as of the receipt of this mailing.

Secured Party Creditor,
Executive Trustee of the Private Trust known as [REDACTED]