

FORM: <b>DOT-4681</b>	ACCOUNT ID: <b>2215504</b>	REGARDING: <b>RE: Dept. of the Treasury Publication 4681</b>	
SETTLEMENT DEPT: <b>1-866-960-9110</b>	ACCOUNT STATE: <b>OH</b>	ACCOUNT DESCRIPTION: <b>PENDING REVIEW FOR APPROVAL</b>	
ADDRESS, STATE, ZIP CODE: <b>[REDACTED]</b>		REVIEW STATUS: <b>RECAST REDUCTION TO</b>	
ELIGIBILITY NOTICE EXPIRES ON: <b>3/1/2013</b>	ISSUER: <b>Revolving Credit Line</b>	NOTICE TYPE: <b>ELIGIBILITY</b>	
NAME, ADDRESS, STATE, ZIP CODE: <b>[REDACTED]</b>	REASON FOR NOTICE: <b>RE: REDUCTION REVISED FOR MINIMUM PAYMENT AND TOTAL BALANCE</b>		
Revolving Debt Department	DATE NOTICE: <b>2/1/2013</b>	ELIGIBILITY STATUS: <b>PENDING APPROVAL</b>	

**[REDACTED]**

This letter is to advise you that, Pursuant to the Department of the Treasury Publication 4681, the IRS is now permitting tax-free credit card debt forgiveness for borrowers who are experiencing a hardship and deemed insolvent.

Ohio Assistance Center is not a collection agency; this is not an attempt to collect a debt. Ohio Assistance Center does not charge a fee for its services.

We are reaching out to you because your tri-bureau credit report reflects that **you owe a combined total of \$37,429** to several credit card agencies. Unfortunately, your tri-bureau report also shows that you are not only late on your minimum payments, but also that your accounts have exceeded or are near their limits. Your creditors have taken action by increasing your interest rates. After reviewing your situation, and based on past results, it has been determined that you can **resolve this distressed debt for \$14,972.** For Immediate Assistance, Call 1-866-960-9110.

Additionally, we are reaching out, in order to help you avoid any pending legal action from your creditors, which could result in wage garnishment, levy of funds from your bank accounts or liens placed against your person or property. Our organization will help you fight to stop these actions. **Call Now, Before Your Eligibility Expires on 3/1/2013.**

Additional benefits include an Immediate Reduction of Payments by up to 60%, A Reduction of your Total Debt by 68% or More and Complete Elimination of your Credit Card Debt in 24 months or Less. Once and For All, Put a Stop To Collection Calls and Restore Your Credit Rating Upon Debt Satisfaction. **You need, and will receive, the full support of our organization to put this behind you for good.** You Have Options. Call 1-866-960-9110 Now!

*Operators are available: Monday thru Friday From 9 AM to 7 PM PST*

**Toll Free: 1-866-960-9110**

**YOUR IMMEDIATE RESPONSE IS REQUESTED**  
**PLEASE READ ENTIRE DOCUMENT CAREFULLY**

Reference ID #: NJL-12185  
Est. Creditor Balances: \$15,000.00  
Monthly Set Aside: \$225.00

[REDACTED]

52

|||||

[REDACTED]

Dear [REDACTED]

Our records indicate that we have an opportunity to facilitate a settlement offer on your balance of \$15,000.00 directly with your creditors. If agreed upon, we need confirmation no later than 1/29/2013 as program terms constantly change.

We can also extend an offer for a monthly program payment of \$225.00 until all debts have been satisfied. Upon clearance of said accounts, all three major credit bureaus will be notified that your debts have been settled and paid as agreed.

Please contact us at 1-888-609-8220 and use Reference Number NJL-12185 so we can locate your record in a timely manner.

Sincerely,

Settlement Department  
1-888-609-8220

Department Hours: 9:00 am - 9:00 pm Monday - Friday EST  
10:00 am - 2:00 pm Saturday EST  
1-888-609-8220

Monthly payments are for illustration purposes only and an estimate of the monthly program payment and balance amount is also an illustration solely to demonstrate a typical debt situation. Actual debt and savings are dependent on client's unique financial circumstances. Prior results do not guarantee a similar outcome. While this firm maintains joint responsibility, primary responsibility for cases of this type may be performed by other professional and/or attorneys licensed in your state of residence. Any court costs and case expenses will be the responsibility of the client. The hiring of an attorney is an important decision and should not be based on an advertisement. This is not an engagement offer, only an invitation to meet with a representative to determine interest and qualification. Not available in all jurisdictions. Requires r completion. National Debt Group (NDG) is not a creditor and this program is not available in all states.

P.O. Box 515381 #24025  
Los Angeles, CA 90051-0081

Operating Hours: Monday - Friday: 9:00am to 7:00pm EST  
Saturday: 11:00am to 3:00pm EST

Notice Date: 2/4/2013

### IMPORTANT NOTICE 2013

Notice Number: 0104E-19620

Contact Phone: 1-877-563-7674

Est. Creditor Balances:  
\$40,000.00

Contact By:  
[REDACTED]

[REDACTED]

### IMMEDIATE RESPONSE TO THIS NOTICE REQUIRED

Read below for more information ↓

Dear Jeffrey,

We are aware of your current financial situation. Once we have been contacted, we will have authorization to facilitate a settlement offer of \$20,000.00 on your behalf directly with your creditors. Once all funds clear and the program proceeds have been applied to your creditor accounts, your account will be considered settled and closed.

If you are unable to pay the above settlement in a lump sum, we can offer a monthly set aside plan to make monthly payments more affordable. According to our records, we are able to set up a monthly set aside of:

Term: 36 Month Program      \$600.00

Again, your account will be reported to the national consumer reporting agencies as "account paid in full for less than the full balance."

In order to validate this program and the current terms being offered as of the date listed above, you must contact us at 1-877-563-7674 no later than 2/4/2013.

Sincerely,  
Client Negotiations Department  
1-877-563-7674

### SUMMARY OF TERMS

Est. Creditor Balances	Proposed Settlement Offer	Monthly Program Payment
\$40,000.00	\$20,000.00	\$600.00
<b>Instructions:</b>	<small>Monthly payments are for illustration purposes only and are estimates. The monthly program payment and balance amount is also an illustration, likely to demonstrate a typical debt situation. Actual debt and savings are dependent on client's unique financial circumstances. Prior results do not guarantee a similar outcome. While this firm maintains third responsibility, primary responsibility for cases of this type may be performed by other professional and/or attorneys licensed in your state of residence. Any court costs and case expenses will be the responsibility of the client. The filing of an attorney is a important decision and should not be based on an advertisement. This is not an engagement offer. Only an invitation to meet with a representative to determine interest and qualification. Not available in all jurisdictions. Requires program completion.</small>	
<small>1. HAVE REFERENCE ID NUMBER AVAILABLE 2. BE READY TO VERIFY ACCOUNT BALANCES 3. RETURN TO 1-877-563-7674</small>		

PHONE: 1-877-563-7674

Call No Later Than: 2/4/2013

To initiate your form online, you may also go to your personalized website created just for you:

Personalized Website

[REDACTED].consolidationoffer.com

[REDACTED]

## Student Loan Repayment Relief Plan Prepared for:

DO NOT DISCARD – RELIEF PIN: 1JRY06001

PLEASE READ ENTIRE DOCUMENT CAREFULLY

EFFECTIVE IMMEDIATELY: NEW LAWS DISCOUNTING FEDERAL STUDENT LOANS

Dear \_\_\_\_\_,

Your student loan balances totaling over \$50,000.00 are now eligible to receive benefits from new laws that have passed regarding Federal Student Loans. Some laws include total loan forgiveness. These programs require no credit check and do not consider prior payment history!

PLEASE NOTE: YOU MUST CALL STUDENT LOAN MANAGERS WITHIN 30 DAYS OF RECEIVING THIS NOTICE TO ENSURE THESE FEDERAL BENEFITS ARE STILL AVAILABLE TO YOU.

**CALL TO LOWER YOUR NEXT PAYMENT:**

**1-800-598-9692**

<b>LOAN RELIEF BENEFITS:</b>	<b>EASY QUALIFICATION PROCESS:</b>
✓ LOWER MONTHLY PAYMENT	✓ NO CREDIT CHECK
✓ LOWER INTEREST COST	✓ NO PAYMENT HISTORY CHECK
✓ FORGIVENESS PROGRAMS	✓ NO MIN OR MAX LOAN AMOUNT
✓ INCREASE YOUR CASH FLOW	✓ APPROVAL PREDETERMINED
✓ ONE MONTHLY PAYMENT	✓ 100% MONEY BACK GUARANTEE

**YOUR NEW PAYMENT IS BASED UPON YOUR ABILITY TO PAY!**

**HELP IS AVILABLE EVEN IF YOU HAVE BEEN DENIED HELP BY YOUR CURRENT SERVICER!**

Student Loan Managers are professionals educated in unadvertised federal programs that make your repayment plan more affordable and flexible with the goal of eliminating your loans completely. We do not lend money. Our simple process will possibly save you thousands of dollars and time!

**Do you need to free up funds for the New Year?**

**Ask about Payment Minimizer and Cash Flow Protection Programs!**

**We even have referral programs that can cover monthly payments!**

**REDEEM YOUR BENEFITS TODAY:**

**1-800-598-9692**

Please mention Relief PIN: 1JRY06001

[www.StudentLoanManagers.com](http://www.StudentLoanManagers.com)

**1-800-598-9692**

# ASSISTANCE CENTER

**RE: LEGAL HELP AND SUPPORT**

Client ID Number: 6322471

██████████ you have been pre-qualified to enter into a federally regulated debt resolution program. What creditors don't want you to know is that "You have options". Counselors are available to explain details of this program and others designed to help consumers who have been burden with excessive debt. Call Prior to 10/21/2013!!

**Don't Delay and Act Now by calling for program details.**

Your qualification was determined due to the fact that your tri-bureau credit report states that you may currently owe 37,131 to multiple credit agencies and that you are late on a portion of this debt. Based on past results, it has been determined that you may resolve this distressed debt for as little as 14,852. **Act Now and Take Back your Financial Freedom by Calling Today!**

Current Debt:	*Reduction of Debt To:	Estimated Term:	Program Details:
37,131	14,852	48 Months or Less	Included Below

Additional Program Benefits for ██████████ include:

- An Immediate Reduction of Payments up to 60%
- A Reduction of your overall Debt of up to 60%\*
- Drastically Reduce Collection Calls and Letters
- Customized Programs to fit your Budget

Additionally, we are reaching out, in order to protect you from legal action that may be taken by your creditors, which could result in wage garnishment, levy of funds from your bank accounts or liens placed against your person or property. **Call Now, Prior to 10/21/2013.**

**You need, and will receive, the full support of our organization. Put this behind you for good. You have Options, Call 1-888-391-1412 Now!**

Assistance available Monday through Friday from 9 AM to 7 PM Local Time

## Toll Free: 1-888-91-1412

**Disclaimer:** US CREDIT FREEDOM is not an agency of the federal government. This is not a letter from REEDOM does not guarantee the accuracy of the public record from which the recipient was selected. US REEDOM realization. All programs, rates, terms and conditions are subject to change without notice. Program fees are calculated based on most recent program completion information. Not all will qualify for this program. e lowered by a specific amount or percentage, or that you will be debt-free within a specific period of time. e provide tax, bankruptcy, accounting, legal advice, or credit repair services. Please contact a tax professional and results may vary. This service may not be available in all states.

ederal government, nor should it be construed as such. US CREDIT EDIT FREEDOM is not a creditor, debt collector, or debt adjustment not calculated in settlement amounts. Payment and settlement figures nber restrictions may apply. We do not guarantee that your debts will We do not assume consumer debt, make monthly payments to creditors, could to discuss tax consequences of debt arbitration. Examples are not



**FORECLOSURE DEFENSE  
LITIGATION LAWSUIT  
PLAINTIFF**

In Re:




Person ID Number: PN 6155




**CIVIL CODE SEC 2923.5**

Litigation Settlement

Case:  Vs. **US Bank National Association**

Re: 

 you are a potential plaintiff in the above mentioned case.

Your mortgage loan with US Bank National Association may be eligible for a litigation settlement aimed at fraudulent lender actions.

Our Agency will verify your foreclosure and if needed, we will provide you with representation for a lawsuit that will seek, among other things, to void your note(s), to possibly give you your home free and clear, and/or to award you relief and monetary damages.

Based on your payment status you may also be eligible for mortgage assistance/loan modification even if you've been denied by your current servicer.

Call 1-855-706-3707 for further details: Refer to File Number: **PN 6155**  
**Se Habla Español**

Respectfully Submitted,

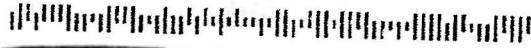
LITIGATION SETTLEMENT DIVISION  
1-855-706-3707







**IMPORTANT INFORMATION  
REGARDING YOUR LOAN WITH US BANK NATIONAL ASSOCIATION**



**\$2,000.00 Fine or 5 Years Imprisonment**  
or both for any person who interferes with or obstructs delivery of  
this letter or otherwise violates - 18 United States Code 1702 et seq

18603

programs.

We have reviewed your property information and have determined that you may be eligible to modify your current terms of your mortgage.

This offer is good for 30 days from the above date and is subject to certain conditions. No other notices will be issued and no phone call will be made to you.

**Call Toll-Free 1-866-808-9595**  
Monday thru Friday 8:00am - 7:00pm & Saturday 10:00am-1:00pm  
Se Habla Espanol Llama 1-888-771-5237

This information was obtained through public records. Use as advised. Problem? Call 1-866-808-9595. US BANK NATIONAL ASSOCIATION is not a Government agency. In the event you choose not to use this technology, you could incur additional charges for such thing.

Reference Number <b>GPL-17420</b>	Department Phone Number <b>1-866-808-9595</b>	Payment Reduction Status <b>PENDING REVIEW</b>	Date <b>5/9/2014</b>
Important Information Regarding <b>Your Loan with US BANK NATIONAL ASSOCIATION</b>		Property Type <b>SINGLE FAMILY DWELLING</b>	Property State <b>OH</b>
Address Personal ID Number <b>6447-44129-4945</b>		Notice Type <b>HOMEOWNER RELIEF 2012</b>	Subject <b>NOTIFICATION</b>
		Issued By <b>Home Affordable Department</b>	
Regulating <b>HR 5140 Economic Stimulus Act</b>		Balance <b>\$169,307</b>	New Payment <b>\$626</b>

**PAYMENT REDUCTION NOTICE**

We realize that sometimes things happen that are out of your control, which can keep you from meeting your most important financial obligations. We are committed to help homeowners keep their homes.