

# EXHIBIT A

880 Apollo Street, Suite 155  
El Segundo, CA 90245

12 15 00003310  
106511

**THE BRACHFELD LAW GROUP, PC**

California  
Texas  
Ohio  
Utah

Send payments to:  
P.O. Box 421088  
Houston, TX 77242  
866-598-9376

Send correspondence to:  
880 Apollo Street, Suite 155  
El Segundo, CA 90245



March 31, 2012



Doris KrenzelaK  
[REDACTED]

Current Creditor:	LVNV Funding LLC
Originator:	Chase Bank USA, N.A.
Originator Account Number:	[REDACTED]
Reference #:	[REDACTED]
Total Amount Due:	\$15,240.16
Discounted Amount Due:	\$6,096.07

Dear Sir/Madam,

You qualify for a discount of the Total Amount owed on your account. For the next 35 days from your receipt of this letter, you may settle your account for \$6,096.07. That is a savings of \$9,144.09! Additionally, you may qualify for a payment plan.

If you want to resolve this matter, please either pay the Discounted Amount Due or call us at 866-598-9376 and work out arrangements for payment. In the event this settlement offer is not accepted, our client reserves the right to offer a different settlement proposal at a later date, as well as to continue collection activity for the balance in full, plus accrued interest.

Unless, within thirty days after receipt of this notice, you dispute the validity of the debt or any portion thereof, we will assume the debt to be valid. If within thirty days after your receipt of this notice, you notify us that the debt or any portion thereof is disputed, we will obtain a verification of the debt or, if the debt is founded upon a judgment, a copy of any such judgment, and we will mail to you a copy of such verification or judgment. If the original creditor is different from the creditor named above, then upon your request within thirty days after the receipt of this notice we will provide you with the name and address of the original creditor. If you request proof of the debt or the name and address of the original creditor within the 30 day period that begins with your receipt of this letter, the law requires us to suspend our efforts to collect the debt until we mail the requested information to you.

As of the date of this letter, you owe the total amount due listed above. Because of interest, or other charges that may vary from day to day, the total 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 check, in which event we will inform you before depositing the check for collection.

Although we are a law firm lawyers may also be debt collectors, and we are operating only as a debt collector and not in any legal capacity. No attorney with this firm has personally reviewed the particular circumstances of your account. Because we are not acting in any legal capacity this letter should not be construed as a threat of suit by our client, as no such decision has been made by our client.

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

Redacted

# EXHIBIT B

880 Apollo Street, Suite 155  
 El Segundo, CA 90245

6 9 0000986  
 106511

**THE BRACHFELD LAW GROUP, PC**

California  
 Texas  
 Ohio  
 Utah

Send payments to:  
 P.O. Box 421088  
 Houston, TX 77242  
 866-598-9376

Send correspondence to:  
 880 Apollo Street, Suite 155  
 El Segundo, CA 90245



March 31, 2012



Current Creditor	LVNV Funding LLC
Originator	WELLS FARGO
Originator Account Number	[REDACTED]
Reference #	[REDACTED]
Total Amount Due	\$2,499.40
Discounted Amount Due	\$1,249.70

Dear Sir/Madam,

You qualify for a discount of the Total Amount owed on your account. For the next 35 days from your receipt of this letter, you may settle your account for \$1,249.70. That is a savings of \$1,249.70! Additionally, you may qualify for a payment plan.

If you want to resolve this matter, please either pay the Discounted Amount Due or call us at 866-598-9376 and work out arrangements for payment. In the event this settlement offer is not accepted, our client reserves the right to offer a different settlement proposal at a later date, as well as to continue collection activity for the balance in full, plus accrued interest.

Unless, within thirty days after receipt of this notice, you dispute the validity of the debt or any portion thereof, we will assume the debt to be valid. If within thirty days after your receipt of this notice, you notify us that the debt or any portion thereof is disputed, we will obtain a verification of the debt or, if the debt is founded upon a judgment, a copy of any such judgment, and we will mail to you a copy of such verification or judgment. If the original creditor is different from the creditor named above, then upon your request within thirty days after the receipt of this notice we will provide you with the name and address of the original creditor. If you request proof of the debt or the name and address of the original creditor within the 30 day period that begins with your receipt of this letter, the law requires us to suspend our efforts to collect the debt until we mail the requested information to you.

As of the date of this letter, you owe the total amount due listed above. Because of interest, or other charges that may vary from day to day, the total 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 check, in which event we will inform you before depositing the check for collection.

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

Redacted

\*\*\* Detach Lower Portion And Return With Payment \*\*\*

10597724 4 000024994 NAT011

880 Apollo Street, Suite 155  
 El Segundo, CA 90245

Current Creditor	LVNV Funding LLC
Originator	WELLS FARGO
Originator Account Number	[REDACTED]
Reference #	[REDACTED]
Total Amount Due	\$2,499.40
Discounted Amount Due	\$1,249.70
Amount Enclosed	

PPAYING BY CREDIT CARD, PLEASE FILL OUT THE SECTION BELOW

VISA  MasterCard  American Express  Check / M.O.

CARD NUMBER	EXP. DATE
CARD HOLDER NAME	AMOUNT
SIGNATURE	

THE BRACHFELD LAW GROUP, PC  
 P.O. BOX 421088  
 HOUSTON, TX 77242-1088

NAT011  
 BLG wfd  
 106511

# EXHIBIT C

NOTICE OF IMPORTANT CONSUMER RIGHTS

WE ARE REQUIRED TO PROVIDE THE FOLLOWING INFORMATION UNDER STATE LAW. THIS IS NOT A COMPLETE LIST OF YOUR RIGHTS BY STATE. IF YOU DO NOT RESIDE IN ONE OF THESE STATES, YOU MAY STILL HAVE THE SAME OR SIMILAR RIGHTS UNDER FEDERAL OR STATE LAW.

CALIFORNIA: 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 8:00 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.

NON PROFIT CREDIT COUNSELING SERVICES MAY BE AVAILABLE IN YOUR AREA.

COLORADO: 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.

GEORGIA: THIS IS AN ATTEMPT TO COLLECT A CLAIM AND ANY INFORMATION OBTAINED WILL USED FOR THAT PURPOSE.

MASSACHUSETTS: 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 DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POST MARK OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE COLLECTOR. YOU MAY CONTACT US BY TELEPHONE AT (888) 856-2120 BETWEEN 8:00 A.M. AND 8:00 P.M. CENTRAL STANDARD TIME, MONDAY-FRIDAY OR IN WRITING AT 880 APOLLO ST., SUITE 155, EL SEGUNDO, CA 90245.

NEW YORK: NEW YORK CITY DEPARTMENT OF CONSUMER AFFAIRS LICENSE NUMBER: 1365758.

Redacted