



**PORTFOLIO RECOVERY ASSOCIATES, LLC**

P.O. Box 12914 Norfolk, VA 23541  
PHONE (800) 772-1413

2/16/2009

MALGOR [REDACTED]  
[REDACTED]  
[REDACTED]

Re: PRA Account/Reference No: 7499 [REDACTED]  
MBNA AMERICA BANK / BANK OF AMERICA/74993 [REDACTED]  
Balance: \$21667.82\*

Dear MALGOR [REDACTED]

This letter is to confirm the arrangements you have made to repay your delinquent account which was purchased from MBNA AMERICA BANK / BANK OF AMERICA on 3/9/2007. We have agreed to settle your account for payment of \$6919.80 received in good funds in our office no later than 2/22/2009.

**\*\*\*Should you miss the scheduled payment(s) described herein, we have the right to declare this settlement plan null and void.\*\*\***

You hereby acknowledge that, unless you have already disclosed information concerning the existence of a lien or judgment relating to this account to our staff, you and your agents have no personal knowledge of any existing judgments or liens filed in connection with this account. Portfolio Recovery Associates reserves the right to withdraw this offer at a later date if our staff later learns that a judgment or lien has been filed in connection with this account.

Once your final payment is received, if we are reporting this account to the credit bureaus, we will report your account as settled to the three major credit bureaus.

If you have any questions, please call us immediately at 1-800-772-1413. Our hours of operation are: 7:30 AM to 11 PM EST Monday through Friday, 8 AM to 5 PM EST Saturday, and 2 PM to 9 PM EST Sunday.

Please make all checks payable to "Portfolio Recovery Associates, LLC" and send all payments to the following address: Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541.

Sincerely,

[REDACTED SIGNATURE]

Portfolio Recovery Associates Representative

*\*Interest continues to accrue on this account and will accrue until the account is satisfied, unless it has been waived by us. The balance due includes interest as of the date of this letter.*

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

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

**NOTICE: SEE ADDITIONAL PAGE FOR IMPORTANT INFORMATION**

