

**P. SCOTT
LOWERY, P.C.**



P. Scott Lowery, P.C.
is a trade name for
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Namay Martinez
Apple Law Group

November 14, 2014

Fax: 626-739-7901@fax87.com

RE: Current Creditor: CACH, LLC
Account No.: [REDACTED]
Original Creditor: Citibank South Dakota, N.A.
Original Creditor Account No.: [REDACTED]
Current Balance: \$15,384.16
Account Holder(s): William L. Gaynor

Dear Namay Martinez:

This office agrees to accept the sum of \$4,252.00 as payment in full for the above-referenced account, with the following conditions:

1. Please contact our office upon receipt of this letter to advise that you wish to accept the settlement offer, and
2. The entire settlement sum must be received in this office as follows: \$4,252.00 due on or before November 21, 2014.

To accept this offer, you may call Alphonzo Mascotti, the non-attorney debt collector handling this account. At that time, you may provide payment information to confirm the agreement. Upon the timely receipt of the full settlement sum, our office will close this account.

CACH, LLC is not obligated to renew this offer. At this time, no attorney with our law firm has personally reviewed the particular circumstances of your account. In the sending of this letter, this firm is acting solely as a debt collector and not in any legal capacity.

Sincerely,

P. SCOTT LOWERY, P.C.

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS
FROM A DEBT COLLECTOR AND IS NOT A THREAT TO SUE OR BRING LEGAL
ACTION AGAINST YOU. IN THE SENDING OF THIS LETTER, THIS FIRM IS
ACTING SOLELY AS A DEBT COLLECTOR AND NOT IN ANY LEGAL CAPACITY.**

**CALLS TO AND FROM P. SCOTT LOWERY, P.C. MAY BE MONITORED AND/OR
RECORDED FOR COMPLIANCE PURPOSES.**