



Midland Credit Management, Inc.
8875 Aero Drive
Suite 200
San Diego, CA 92123

04-27-2015

⁰¹⁴_{PT36} Josie Vasquez
2932 S A St
Oxnard, CA 93033-5215



MCM Account Number	8565691285
Current Owner	MIDLAND FUNDING LLC
Original Creditor	Citibank, N.A.
Current Balance	\$6,140.72
PAYMENT DUE DATE	06-11-2015

Call (800) 939-2353

NOTICE OF NEW OWNERSHIP AND PRE-LEGAL REVIEW

Dear Josie,

On 04-17-2015, your Citibank, N.A. / Sears Premier Card account was sold to MIDLAND FUNDING LLC, which is now the sole owner of this debt. Midland Credit Management, Inc. ("MCM"), a debt collection company, will be collecting on, and servicing your account, on behalf of MIDLAND FUNDING LLC.

Midland Credit Management, Inc. is considering forwarding this account to an attorney in your state for possible litigation. However, such forwarding will not occur until after the expiration of the time period described on the back of the letter. Upon receipt of this notice, please call to discuss your options.

If we don't hear from you or receive payment by 06-11-2015, we may proceed with forwarding this account to an attorney.

What do you need to do to stop this process from continuing?

- 1) Mail in \$750.00, or
- 2) Call us to see how to qualify for discounts and payment plans.

LET US HELP YOU! If the account goes to an attorney, our flexible options may no longer be available to you. There still is an opportunity to make arrangements with us. **We encourage you to call us: (800) 939-2353.** For additional important account information, please see the reverse side of this letter.

Sincerely,

Christie Weber, Division Manager
Midland Credit Management, Inc.
(800) 939-2353

This account may still be reported on your credit report as unpaid.

We will not report your debt to the credit bureaus if you set up a payment plan, make a payment by 07-27-2015 and make all payments as agreed.

BENEFITS OF PAYING

> This may be your last chance to work with us before the account goes to an attorney.

> Get rid of this debt and get on with your life.

Once your account is paid.

> All collection calls and letters on this account will stop!

CALL US!
(800) 939-2353

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

Hours of Operation:
M - Th: 5:00am - 9:00pm PST
Fri: 5:00am - 5:00pm PST
Sat: 5:00am - 5:00pm PST
Sun: 5:00am - 9:00pm PST



Call:
(800) 939-2353



Pay Online at:
www.midlandcreditonline.com



Mail:
Payment Certificate

Please tear off and return lower portion with payment in the envelope provided

Payment Certificate