

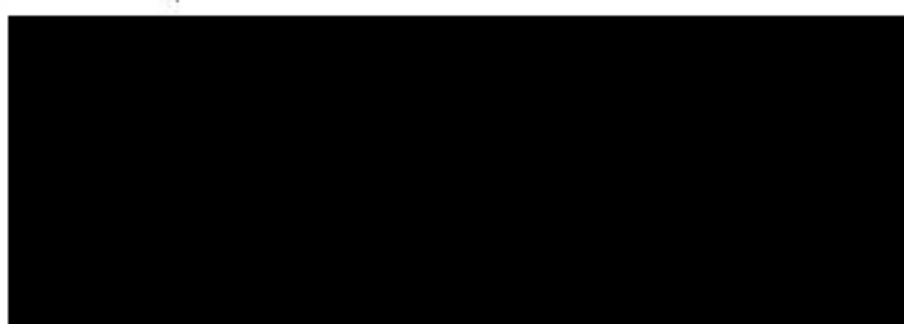
PORTFOLIO RECOVERY ASSOCIATES, LLC

P.O. Box 12914 Norfolk, VA 23541

PHONE 800-772-1413

12/14/2011

UDF



Re: Account/Reference Number: [REDACTED]

Dear [REDACTED]

I am writing in response to your recent communication regarding the trade line on your credit report for the account referenced above.

The balance due on this account is \$0.00.

One of our representatives has filed a Universal Data Form electronically for this account requesting that the three major credit reporting agencies delete PRA's trade line for this account on your credit reports.

Please review your name, address, account number, and contact me directly if any information needs to be revised.

Please allow up to 60 days for each of the three major credit reporting agencies to update their records accordingly.

Contact toll-free at 800-772-1413 to discuss this account.

Hours of Operation (EST): 7:30 AM – 11 PM Monday through Friday, 8 AM – 5 PM Saturday, and 2 PM – 9 PM Sunday.

Sincerely,

Portfolio Recovery Associates
140 Corporate Boulevard
Norfolk, VA 23502