



Victoria Hartley <victoria.chelsea.hartley17@gmail.com>

Re: CASE #SAI/708-H. Subject - Lawsuit

Andrew Law Firm <andrewlaw.firm.usa22@gmail.com>
To: Victoria Hartley <victoria.chelsea.hartley17@gmail.com>

Wed, Jan 5, 2022 at 9:53 AM

Under instruction from our Client, Further to our previous correspondence dated, your account is still overdue for payment. We would respectfully remind you that you have exceeded the trading terms for these outstanding amounts and we would be grateful to receive your remittance before the **judicial proceeding took place**

Here, we are talking about the ONLINE LOAN that you took with ONE of the ONLINE COMPANIES or With the Third Party Support, Now as per rules & Regulation with Online Affiliates Loan Market. If you put down your Information over the internet for STPL (SHORT TERM PERSONAL LOAN) or PAYDAY LOAN with proximate figures like **\$200.00 to \$500.00** then you're INFORMATION/CREDENTIALS will forward to ALL ONLINE COMPANIES until your credentials match with the Minimum requirement.

We have collaboration with **ONLINE LOAN LENDERS ALLIANCE (OLA)** it's a parent company which owns and operates more than 350 websites, you applied from one of our websites and you never bothered to pay the debt, Our main client Cash Advance, Cash net USA, Rock star Loan, ALS(American Lending Store), CASHMOJO, NEXTDAYPAYDAY, Bad Credit Loans, Lend you, USA new loans(personal Financing) etc. & Our Sub-clients are Best Egg, Net Credit, Am one, Loan Me, SPEEDY CASH ONLINE Cash Advance, Cash America International, Inc., and all of their respective subsidiaries and affiliates, including those that operate under the trade names Cash Advance, 100 Day Loan, Net loan USA, Fax free Cash, Payday one, Sonic Cash, Money tree, Egg Loans, Check Cash Loan, Quick Payday, Personal Cash Advance, Rapid Cash, Sonic Payday, Speedy Cash, My Cash Now, National Payday, Paycheque Today, Payday OK, Cash Central Loans, Cash Net 500, Cash Net USA, Allied Cash, Super Pawn, Check into Cash, Check Smart, Ez Money Cash America Net, Cash America, Cash America Pawn, Cash Land, Super Pawn, Cash America Payday Advance, or any company-owned Mr Payroll locations. "You" or "your" means you as a participant in or as a user of the products and/or services offered by a Cash Advance Related Company. We have the list of 350+ clients.

We received your report from OLA, for due payments, an entire process for the loan was online so NO Exchange of paperwork has done, As the STPL has been a sanction on your credentials your Email address & IP Address was traced, so the creditor wants to know your intention about this matter that what would you like to do whether you're willing to resolve this case or you want to dispute.

The company has more than 14 types of technical evidence in order to prove the money was successfully credited to you.

If you are willing to resolve this case then we can provide you a one-time settlement offer [Including interest rate and penalty] that has to be paid until this Friday as paid in full with zero balance.

Not paying personal loan/Online Loan, can lead to 3 things:

1. **Your credit score is severely downgraded.** Not paying a loan, for which you are personally responsible for credit card debt, personal loan, Online Loan, STPL etc. is reported to your credit score. Which means, your chance of procuring any loan in future are close to none? Unless it is a secured loan.
2. **Bank may proceed with legal proceedings:** Your bank can take many of legal routes to recover its cash from you. Which includes, Blocking your savings account (if it's with the same bank), Court proceeding etc.
3. **In extreme case, Bank may publicly show your name in the list of the willful defaulter.** In some cases, bank has public notice boards in their banks or on website which shows the list of such defaulters

If it is due to some financial crunch, better is to talk to the Debt Settlement Division. Explain your situation; get your loan rescheduled to something you can pay off.

This will not affect your credit score. You never know when you may need a good credit score. So, being light with it is not advised.

Note: This notice is provided to you on behalf of ALL ONLINE LOAN LENDERS ALLIANCE (OLA) And its parent company, and their respective family of companies including Cash Advance, its parent company, Cash America International, Inc., and all of their respective subsidiaries and affiliates,

As per your contract in the event of a default, you would be contacted via the email had you used to solicit the funds if you did not get the email then?

- 1) Either you no longer have the email address,
- 2) You deleted the email thinking it's just another email advertisement to get a fresh loan or
- 3) You might be caught of Identification Theft.

If you want to resolve Or Dispute this case outside the courthouse, then reply or answer ASAP!!

Your positive reply will be greatly appreciated

Thanks and Regards

Debt Settlement Division

On Wed, 5 Jan 2022 at 23:17, Victoria Hartley <victoria.chelsea.hartley17@gmail.com> wrote:

I have taken no such loan.

I am entitled to your office's telephone number, address, and name.

Here is a site where you have been listed as a known scam: <https://www.scampulse.com/andrew-law-firm-reviews>. I am reporting you immediately.

On Wed, Jan 5, 2022 at 9:40 AM Andrew Law Firm <andrewlaw.firm.usa22@gmail.com> wrote:

We are talking about the loan that you took **with A Parental Pay Day Advance Company**, they do have a signed copy of the contract which is signed under your **E-mail address and SSN**, was also traced when you were signing the contract with the company.

ACE – Ace loan online, it is a parent company which owns and operates more than 350 websites, you applied from one of our websites and you never bothered to pay this debt, so the creditor wants to know your intention about this matter that what would you like to do whether you are willing to resolve this case or you want to dispute.

The LAW FIRM has more than 14 types of technical evidence in order to prove the money was successfully deposited into your bank account which was a checking account.

If you are willing to resolve this case then we can provide you a one-time settlement offer of \$850.00 that has to be paid till this Friday as paid in full with zero balance.

Note: This notice is provided to you on behalf of ACE – Ace Cash Express. And its parent company, and their respective family of companies including Cash Advance, its parent company, Cash America International, Inc., and all of their respective subsidiaries and affiliates,

(Hereafter collectively referred to as the “Cash Advance Related Companies,” “we,” “our,” or “us”). The Cash Advance Related Companies include, but are not limited to: Cash Advance, Cash America International, Inc., and all of their respective subsidiaries and affiliates, including those that operate under the trade names Cash Advance, 100 Day Loan, Net loan USA, Fax free Cash, Payday one, Sonic Cash, Money Tree, Egg Loans, Check Cash Loan, Quick Payday, Personal Cash Advance, Rapid Cash, Sonic

Payday, Speedy Cash, My Cash Now, National Payday, Paycheck Today, Payday OK, Cash Central Loans, Cash Net 500, Cash Net USA, Allied Cash, Super Pawn, Check into Cash, Check Smart, Ez Money Cash America Net, Cash America, Cash America Pawn, Cash Land, Super Pawn, Cash America Payday Advance, or any company-owned Mr. Payroll locations. "You" or "your" means you as a participant in or as a user of the products and/or services offered by a Cash Advance Related Company.

As per your contract in the event of a default, you would be contacted via the same email had you used to solicit the funds. If you did not get the email then,

- 1) Either you no longer have the email address,**
- 2) You deleted the email thinking it's just another email advertisement to get a fresh loan or**
- 3) You might be caught of Identification Theft.**

**Thanks and Regards
Debt Settlement Division**

On Wed, 5 Jan 2022 at 23:05, Victoria Hartley <victoria.chelsea.hartley17@gmail.com> wrote:

Hello.

I am a paralegal and legal investigator. This "collection" letter does not include an accurate company from anyone that I could owe money to, and does not follow CA statutory guidelines.

Please provide me your "law firm" contact information immediately so that I can forward this to the proper authorities to determine whether or not it is a scam.

Have a wonderful day.

On Wed, Jan 5, 2022 at 5:12 AM Andrew Law Firm <andrewlaw.firm.usa22@gmail.com> wrote:

OBJECT: COLLECTION LETTER FOR DELINQUENT ACCOUNT

Dear Debtor,

It has brought to our attention to collect from you the entire balance of a debt you owe to (Cash Advance, Cashnet USA, Speedy Cash, ACS verified collection group) as of **Today the amount of the debt is \$1385.00.**

If you want to resolve this matter without a lawsuit and further damaging your credit rating, you must email within 2 days of the date of this letter; **either pay \$850.00 by Today against the balance or two payment of \$425.00 from Today** you owe or email us and work out arrangements for payment with it(\$1285.32) If you do neither of these things we will refer this matter to an attorney to file a lawsuit against you for the collection of this debt.

Federal Laws gives you 15 days after you receive the letter to dispute the validity of the debt or any part of it. If you do not dispute it within that period we will assume that you deem it valid. If you do dispute it by notifying us in writing to that affect. We will as required by the law, mail to you proof of the debt. And if within the same period, you request in writing the name and address of your original creditor. If the original creditor is different from the current creditor Cash Advance, we will furnish you that information as well. The law does not require us to wait until the end of the 15 day period before suing you to collect this debt.

Regards,
Legal & collection Department

CONFIDENTIALITY-NOTICE

The information contained in this e-mail message (including any documents) is strictly confidential and intended for you. Any use, dissemination, distribution, printing, retaining or copying of this e-mail (including its documents) by unintended recipient(s) is strictly prohibited and may be unlawful. If you are not an intended recipient of this e-mail, or believe that you have received this e-mail in error, please notify the sender immediately (by replying to this e-mail), delete all copies of this e-mail (including any documents) from your system, and do not disclose the content of this e-mail to any other person. Thank you!