



P.O. Box 2634, Mathews, NC 28106
Phone: 844-924-4344 | Fax: 980-495-8701
Web: <https://aquarionam.com>

JENNIFER M HUGHES
225 HERONS RUN DR APT 623, SARASOTA, FL
34232-1768 (SARASOTA COUNTY)
, OH

Responsible Party: JENNIFER M HUGHES
Original Lender: HSBC/CAPITAL ONE BANK (USA) N.A. -
MASTERCARD
Reference Number: OMC-GMR-5163640
Client ID: 9303

02/20/23

Settlement Offer

Dear JENNIFER M HUGHES,

This is to advise you that for a limited time, we are offering a settlement on the account referenced above.

Details of this offer is as follows:

1. Pay the amount of **289.75** no later than **02/20/2023**. This settlement has been calculated as follows:

Balance: \$289.75
Adjustment: \$0.00
Settlement Amount: \$289.75

2. If you decide to accept this settlement offer, you must secure the settlement offer by completing one of the following options **no later than 02/20/2023**:

Online: Login to your account at <https://securecrm.io//epay/> to schedule your payments at your convenience.
Phone: Call us toll free at 844-924-4344 to speak with one of our Account Managers to discuss this offer and schedule your payment(s).

IMPORTANT: The settlement balance must be paid in full no later than **02/20/2023** to qualify for this offer. This settlement offer only applies to the account listed above and does not apply to any other accounts you may have. In the event you elect not to accept this offer, our normal collection efforts will continue.

Please call us at the number above if you have any questions regarding this letter and this one-time settlement offer. Thank you for your attention to this matter and we sincerely hope you will take advantage of this offer. Please be aware that we are not required to make this offer to you in the future.

Regards,

Asset Management Director
Aquarion Asset Management LLC

IMPORTANT DISCLOSURE INFORMATION

This communication is from a debt collector, this is an attempt to collect a debt and any information obtained will be used for that purpose.

Updates: It is your responsibility to provide us with a true, accurate and complete email address and other contact information, and to promptly provide us with any updates to your contact information. You may provide updated contact information to us by calling 844-924-4344 or emailing us at contact@aquarionam.com.

Hardware and Software Requirements: In order to access, view and retain electronic communications that we make available to you, you must have the following:

- Internet access and an email account;
- Access to a printer in order to print documents;
- Sufficient electronic storage capacity on your personal computer's hard drive or other data storage unit;
- Adobe Reader may be downloaded from this website <https://get.adobe.com/reader/>

Communications in writing: All communications that we send to you in either electronic or paper format will be considered to be communications **in writing**, and you should print or download copies of all such communications for your personal records.

Federal Law: You further acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (E-Sign Act – 15 U.S.C. §§ 7001 – 7006), and that the E-Sign Act shall apply to the fullest extent possible to validate our ability to conduct business with you via electronic communications.

Payment in Full: Because your credit agreement may require you to pay interest on the outstanding portion of your balance, as well as late charges and costs of recovery, which vary from day to day, as you agreed in your credit agreement, the amount required to pay your account in full on the day you send payment may be greater than the amounts that appear in our written communications. If an amount is stated on a letter and you pay that amount, an adjustment may be necessary after we receive your payment. In that event, we will notify you of any adjustment in your balance. We encourage you to call prior to making a payment intended to pay your account in full.

Email Communications: By emailing Aquarion Asset Management LLC, you are requesting to receive email from Aquarion Asset Management LLC on an ongoing basis. By emailing and/or providing your telephone number you are giving express consent to call and/or reply to your personal email. Your response also provides assurance that the email address provided is secure to your use. You may need Adobe Acrobat Reader to access some of the electronic records that may be sent to you.

CONFIDENTIALITY NOTICE FOR EMAIL: All email communications, including any attachments, are covered by the Electronic Communication Privacy Act of 1986 (18 U.S.C. sections 2510-22) and may contain information protected by the federal regulations under the Health Insurance Portability and Accountability Act of 1996 (45 C.F.R Parts 160-164) or other confidential information. If you are not the intended recipient (or authorized to receive for the recipient), you are hereby notified that any review, disclosure, dissemination, distribution or copying of the communication is strictly prohibited. If you have received the communication in error, please delete and/or destroy all copies of the communication and any attachments. No confidentiality or privilege is waived by errant delivery. Email transmissions cannot be guaranteed to be error-free as information could be intercepted, corrupted, lost, destroyed, arrive late, incomplete, or contain viruses. Therefore, the sender, Aquarion Asset Management LLC does not accept liability for any errors or omissions in the contents of the message.

We are required under state law to notify consumers of the following rights. The following notices apply to persons who reside in those states. This list does not contain a complete list of the rights consumers have under state and federal law.

California Residents – The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. As required by law, you are hereby notified that a negative credit report reflecting upon your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Colorado Residents – FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. Local Office: P.O. Box 2634, Mathews, NC 28106, 844-924-4344

Massachusetts Residents – NOTICE OF IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

Utah Residents – As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. We will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the 30-day validation period described in the initial validation letter mailed to you by Aquarion Asset Management LLC.