

**National Recovery Associate LLC**

**From:**nationalrecoveryassociate@gmail.com

Fri, Feb 28 at 11:46 AM

**Dear ####,**

**Subject:** Collection Case Proceeding

**Docket Case Number - SWQ-PE-346**

**Rate of interest, Affidavit Charges, Late Fee, and Tax**

We have failed in our attempt to work this out with you directly and regret to inform you that we have reported this issue to the credit bureau. Your accounts are now days past due. We would be grateful to receive your remittance within the next **24 hours**, this overdue amount being passed to commercial debt recovery service for collection [we shall have no alternative but to take action through your local County Court to recover the amount due together with the Compensation includes reasonable recovery costs, which can include our fee **[\$19,784]**

We are talking about the loan amount of \$900.00 that you took with the company, they do have the details which you provided during taking this loan of \$900.00 under your name and SSN. The company has more than 14 technical pieces of evidence in order to prove the money was successfully deposited into your bank account.

The Original lender is QCS (**Quick Cash Services**), it is a parental payday loan company that owns and operates more than 350 websites. All child companies like Speedy cash, Fast cash, 300 cash, 500 cash, Cash Net USA, Cash advance, Cash America, Payday Max, 2-minute payday loans, Payday cash, Payday perfect, Money tree, etc. own and operate under it. You went to one of these companies and applied for a Payday loan

**Outstanding Amount:** [\$3598.76]

**Due Date:** [Feb 26th, 2025]

**Payment Instructions:**

[You will be sent a 128 encrypted payment link (one of the most secure encryption methods used in most modern encryption algorithms and technologies). The link will be generated once enrolled for the settlement.

**Settlement Options Available:**

- Outstanding Balance: **\$3598.76** = **\$599 x 6, \$399 x 9, \$299 x 12, \$199 x 18** (Monthly or Bi Weekly Installments)
- Offer in Compromise: **\$1548.97** If paid within the next **48hrs** that will be considered as paid in full.

**NOTE: One-Time settlement allows you to save money (No R.O.I added), on the other hand you have another option to pay off monthly or Bi weekly which makes you liable to pay the total outstanding balance of \$3598.76.**

We have a statutory right under the Late Payment of Commercial Debts Regulations Act to add interest and late payment compensation to the sum outstanding. This currently equates to \$[3598.76] therefore, the amount to pay as at today currently stands at [**\$3598.76**].

Please be advised that this serves as your last and final chance to settle this case amicably. Once the case file is downloaded, our ability to assist you will be limited, and legal consequences will follow. Specifically, all of your bank accounts are at risk of being seized through major credit bureaus within the next seven business days.

**This letter is very direct and formal, indicating that the debt has been passed on to a collection agency and outlining the potential consequences for the debtor. It advises the debtor to contact the collection agency to resolve the outstanding debt.**

**NOTE:** Once fully paid, a receipt stating that your account has been paid in full with zero balance will be sent on your registered email account mentioning that you are no longer a debtor for the firm.

We believe that this was not your intent and these steps are unnecessary. We merely require you to contact our recovery asset location department via Email or Call us at +1-281-899-0567 between **10:00 AM to 05:00 PM (EST)**.

UNDER INVESTIGATION (MAJOR CREDIT BUREAU)

Attorney Christopher Ables (Recovery)

Department – Law & Enforcement

NDR Associates & Law Firm

Account Settlement | FDCPA

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