

**Personal & Confidential**

Tuesday, December 19, 2017



**FULL CIRCLE**  
financial services

[REDACTED]  
[REDACTED]

Original Creditor: Webbank - Prosper Funding  
Account Number: XXXXXXXXX [REDACTED]  
Current Balance: \$23,502.79  
Reference Number: [REDACTED]



Dear [REDACTED],

This communication is in response to your recent inquiry concerning your above referenced account which has been placed with our office for collection.

The creditor is willing to accept payment of \$11,046.31 by way of the following payment arrangement(s) intended to settle this account in full as detailed below:

- 18 payments of \$100.00, starting on 12/29/2017 and ending on 05/29/2019
- 13 payments of \$400.00, starting on 06/29/2019 and ending on 06/29/2020
- 4 payments of \$800.00, starting on 07/29/2020 and ending on 10/29/2020
- 1 payment of \$846.31 on 11/29/2020.

Please date your checks accordingly and make the same payable to Full Circle Financial Services, LLC. Please send the checks to address listed below:

**Full Circle Financial Services, LLC.**

[REDACTED]  
[REDACTED]

Please note, if any of your checks contain an unacceptable restrictive endorsement, or are returned unpaid by the bank for any reason, your account will not be considered settled in full and this settlement offer will be withdrawn and creditor will not be obligated to renew this offer.

If you have any questions regarding this account, please contact this office at the number(s) provided above.

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR.**

**We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.**

**California**

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 [REDACTED]

**Colorado**