

# EXHIBIT A

PO BOX 51790  
LIVONIA MI 48161-5790  
RETURN SERVICE REQUESTED

**Credit Control, LLC**  
3300 Rider Trail S, Suite 500  
Earth City, MO 63045  
877-431-7784  
M - TH 9a.m. - 8p.m.  
F 8a.m. - 5p.m. (ET)  
www.credit-control.com  
06/06/2022  
Reference #: [REDACTED]

5-ONPREC30 L-CFFBVT00114  
PGSLT500602358 - 849576687 106440

BARBARA E. CRAVENS  
[REDACTED]

Credit Control, LLC is a debt collector. We are trying to collect a debt that you owe to LVNV Funding LLC. We will use any information you give us to help collect the debt.

**Our information shows:**

You had an account from Synchrony Bank with account number ending in [REDACTED]	
As of 04/10/2019, you owed:	\$4,151.92
Between 04/10/2019 and today:	
You were charged this amount in interest:	+ \$0.00
Total amount of non-interest charges or fees:	+ \$0.00
You paid or were credited this amount toward the debt:	\$100.00
<b>Total amount of the debt now:</b>	<b>\$4,051.92</b>

We have developed the following option(s) for you to resolve your account for less than the total amount due.

- Option 1 - Resolve your account in 1 payment of \$2,026.00. You save \$2,025.92!
- Option 2 - Resolve your account in 6 consecutive monthly payments of \$372.00. You save \$1,819.92!
- Option 3 - Resolve your account in 12 consecutive monthly payments of \$203.00. You save \$1,615.92!

Upon completion of one of the options above, your account will be considered resolved. This offer will remain open until 07/21/2022. We are not obligated to renew this offer. This offer and the deadline for accepting it do not in any way affect your right to dispute this debt or request information, including original creditor information, as set forth in this letter. If you do not accept one of the options above, you are not giving up any of your rights regarding the debt.

**How can you dispute this debt?**

- Call or write to us by 07/21/2022, to dispute all or part of the debt. If you do not, we will assume that our information is correct.
- If you write to us by 07/21/2022, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at [correspondence@credit-control.com](mailto:correspondence@credit-control.com).

**What else can you do?**

- Write to ask for the name and address of the original creditor, if different from the current creditor. If you write by 07/21/2022, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at [correspondence@credit-control.com](mailto:correspondence@credit-control.com).
- Go to [www.cfpb.gov/debt-collection](http://www.cfpb.gov/debt-collection) to learn more about your rights under federal law. For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options.
- Póngase en contacto con nosotros para solicitar una copia de este formulario en español.

Notice: See reverse side for important information.

**How do you want to respond?**

- Check all that apply:
- I want to dispute the debt because I think:
    - This is not my debt.
    - The amount is wrong.
    - Other (please describe on reverse or attach additional information).
  - I want you to send me the name and address of the original creditor.
  - Enclosed is this amount: \$ [REDACTED] s [REDACTED]
- Make your check payable to Credit Control, LLC. Include reference number [REDACTED]
- Quiero este formulario en español.

Barbara E. Cravens  
[REDACTED]

Mall this form to:  
CREDIT CONTROL, LLC  
PO BOX 100  
HAZELWOOD, MO 63042