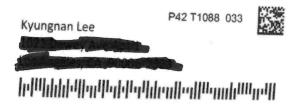
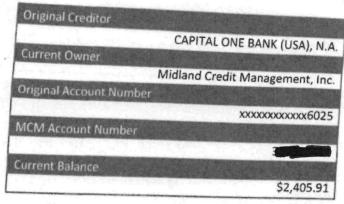
EXHIBIT A



350 Camino De La Reina Suite 100 San Diego, CA 92108





You are pre-approved for a 10% discount! Reply Now! <u>MidlandCredit.com</u> 877-653-5260

Choose The Option That Works For You.

RE CAPITAL ONE BANK (USA), N.A.

WORLD ELITE

Dear Kyungnan,

Congratulations! You have been <u>pre-approved</u> for a discount program designed to save you money. Pay today at <u>MidlandCredit.com</u> or call 877-653-5260 now.

Option 1: 10% OFF

Payment Due Date: 4/7/2023

First Payment Due Date: 4/7/2023

You Pay Only \$2,165.32

Option 2: 5% OFF

OFF

6 Monthly Payments of Only

\$380.94

Option 3: Monthly Payments As Low As:

Call today to discuss your options and get more details.

\$50 per month

f these options don't work for you, call one of our Account Managers to help you set up a payment plan hat does.

incerely,

rim Bolin

Division Manager

STOP our calls by selecting one of these 3 options

This offer expires
4/7/2023

MidlandCredit.com
877-653-5260

Mon-Fri: 8am - Midnight ET
Sat-Sun: 8am - 7:30pm ET

Benefits of

Paying!

Save Up To:

\$240.59

he law limits how long you can be sued on a debt. Because of the age of your debt, we will not sue you for it. If you do not pay the debt, Aidland Credit Management, Inc. may report it to the credit reporting agencies as unpaid for as long as the law permits this reporting.



Important Disclosure Information:

Please understand this is a communication from a debt collector. This is an attempt to collect a debt.

Any information obtained will be used for that purpose.

256	Calls to	and/or from this compa	iny may be monitor	ed or	recorded.
		Basic Ir	formation		
Original Creditor	CAPITAL ONE BANK (USA), N.A.		MCM Account Number		
Original Account Number	xxxxxxxxxxx6025		Charge-Off Date		8/8/2020
Current Creditor The sole owner of this debt	Midland Credit Management, Inc.		Current Servicer		Midland Credit Management, Inc.
		Important Co	ntact Information		
Send Payments to: Midland Credit Management, Inc. PO Box 301030 Los Angeles, CA 90030-1030		Send disputes or an instrument tendered as full satisfaction of a debt to: Attn: Consumer Support Services 320 E Big Beaver Rd. Suite 300 Troy, MI 48083 You may also call: 877-653-5260		Physical Payments for Colorado Residents: Colorado Manager, Inc. 8690 Wolff Court, Suite 110 Westminster, CO 80031 Phone (303) 920-4763	

We are required under state law to notify consumers of the following additional rights. This list does not contain a complete list of the rights consumers have under applicable law:

NMLS ID: 934164

IF YOU LIVE IN CALIFORNIA, THIS APPLIES TO YOU: California license number pending.

IF YOU LIVE IN MASSACHUSETTS, THIS APPLIES TO YOU: 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 (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to MCM.

IF YOU LIVE IN NORTH CAROLINA, THIS APPLIES TO YOU: North Carolina Department of Insurance Permit #119505601, #119500908, #119506854, #119502738, #119506372, #119500436, #119500840, #119505741. Midland Credit Management, Inc. 350 Camino De La Reina, Suite 100, San Diego, CA, 92108

IF YOU LIVE IN TENNESSEE, THIS APPLIES TO YOU: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.