

Arcon Credit Solutions LLC  
8425 Seasons Parkway, Suite 106  
Woodbury, MN 55125  
833-976-0969 from 8am to 5pm CST, Monday - Friday  
TTY: 800-877-8339  
[securepay.arconcredit.com](http://securepay.arconcredit.com)

To: NICHOLAS JEFFERS  
700 N WEST KNOLL DR APT 105  
WEST HOLLYWOOD CA 90069-5215

04/13/2023

**Arcon Credit Solutions Reference #: 312064**

**Arcon Credit Solutions is a debt collector.** We are trying to collect a debt that you owe to Absolute Resolutions Investments LLC. We will use any information you give us to help collect the debt.

**Our information shows:**

You had a WebBank account with account number ending in \*2512, which was serviced by PROSPER. On the date identified below (charge off date), your account was owned by Prosper Pass-Thru Trust I.

As of 02/20/2022, you owed: \$15,680.17

Between 02/20/2022 and today:

- You were charged this amount in interest: \$ 0.00
- You were charged this amount in fees: \$ 0.00
- You paid or were credited this amount toward the debt: \$ 0.00

**Total amount of the debt now: \$ 15,680.17**

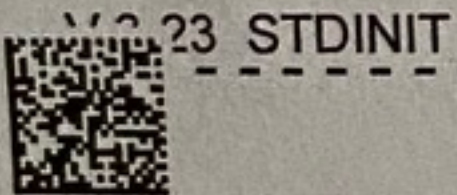
**How can you dispute the debt?**

- **Call or write to us by 05/18/2023, 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 05/18/2023,** 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 [info@arconcredit.com](mailto:info@arconcredit.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 05/18/2023, 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 [info@arconcredit.com](mailto:info@arconcredit.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.

**Notice:** See reverse side for important information.



Mail this form to:  
Arcon Credit Solutions LLC  
8425 Seasons Pkwy.  
Suite 106  
Woodbury, MN 55125

**How do you want to respond?**

Check all that apply.

**I want to dispute the debt because I think:**

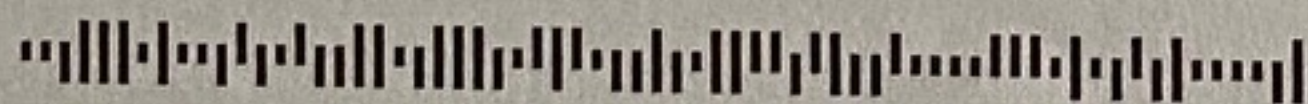
- This is not my debt
- The amount is wrong
- Other (please describe on reverse or attach additional information)

**I want you to send me the name and address of the original creditor.**

**I enclosed this amount: \$ \_\_\_\_\_**

- Make your check payable to Arcon Credit Solutions.  
Include the reference number: 312064

000003 - 0809



NICHOLAS JEFFERS  
700 N WEST KNOLL DR APT 105  
WEST HOLLYWOOD CA 90069-5215

## NOTICE OF IMPORTANT INFORMATION

We are required under some state laws to notify consumers of certain rights as detailed below. 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 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov)."

You may request records showing the following: (1) that Absolute Resolutions Investments LLC has the right to seek collection of the debt; (2) the debt balance, including an explanation of any interest charges and additional fees; (3) the date of default or the date of the last payment; (4) the name of the charge-off creditor and the account number associated with the debt; (5) the name and last known address of the debtor as it appeared in the chargeoff creditor's or debt buyer's records prior to the sale of the debt, as appropriate; and (6) the names of all persons or entities that have purchased the debt. You may also request from us a copy of the contract or other document evidencing your agreement to the debt. A request for these records may be addressed to: 8425 Seasons Parkway, Suite 106, Woodbury, MN 55125.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency by the current creditor.