

# Exhibit

# A

Return Mail Only:  
PCSSX 15618  
Dept 800  
Wilmington, DE 19850  
800.2080.ATRAN



Calls to and from this company are recorded and may be monitored.

Alltran Physical Address:  
Alltran Financial, LP  
10900 CORPORATE CENTRE DRIVE #100  
HOUSTON, TX 77041  
800-509-1071  
Office Hours: 8:00AM - 8:00PM CST MON - THURS, 8:00AM - 4:00PM CST FRI

<https://pay.alltran.com>



164256 - 718

MENAHEN FRIEDMAN



Date: November 23, 2022  
Reference/Our Account #: [REDACTED] \$560  
Balance Due: \$13417.22

0002 019124

**Alltran Financial, LP is a debt collector.** We are not a law firm. We are trying to collect a judgment entered on 02/15/12 that you now owe to CACH, LLC. FIA Card Services, N.A. was a prior purchaser of the account. We will use any information you give us to help collect the debt.

Original Creditor: Bank of America, N.A. Last 4 Numbers of the Original Account Number: \*\*\*\*\*2546 Date of Last Payment: 11/24/09 Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: the use or threat of violence; the use of obscene or profane language; and repeated phone calls made with the intent to annoy, abuse, or harass. If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social Security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days.

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MENAHEN FRIEDMAN



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<https://pay.alltran.com>

Date: November 23, 2022

Reference / Our Account #: [REDACTED] 6560

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**Our information shows:**

You have a/an FIA Card Services, N.A. account with account number \*\*\*\*\*2546, now owed to CACH, LLC.

|  |   |                   |
|--|---|-------------------|
| As of July 31, 2010, you owed:                         |   | \$9558.27         |
| Between July 31, 2010 and today:                       |   |                   |
| You were charged this amount in interest:              | + | \$3603.95         |
| You were charged this amount in fees:                  | + | \$255.00          |
| You paid or were credited this amount toward the debt: | - | \$0.00            |
| <b>Total amount of the debt now:</b>                   |   | <b>\$13417.22</b> |

**Account Information:**

Original Creditor: Bank of America, N.A.

**How can you dispute the debt?**

- **Call or write to us by January 2, 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 January 2, 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 <https://pay.alltran.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 January 2, 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 <https://pay.alltran.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.

DAD 10/16/12 A C

Options for your convenience

Visit Us Online



https://pay.alltran.com  
You can also scan this special code using a QR Reader on your Smartphone or tablet.

Your registration code is [REDACTED] 6023



Please send correspondence and payment to Alltran Financial, LP P.O. Box 15379 Wilmington, DE 19850

**How do you want to respond?**

Check all that apply:

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

This is not my debt.

This 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.**

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DRIVE #100  
HOUSTON, TX 77041  
800-509-1071

MENAHEN FRIEDMAN

**My address changed.**

(Please print new address in space provided on back).

**I enclosed this amount: \$**

Make your check payable to *Alltran Financial, LP*  
Include the reference number /  
Our Account # [REDACTED] 6560

**Mail this form to:**

Alltran Financial, LP  
P.O. Box 15379  
Wilmington, DE 19850



2 of 2



0800 [REDACTED] 6560 1 [REDACTED] 1722 1 0000 6

P2080  
1436

Please contact us to confirm your preferred language for future communications. All communications are in English with the following exception: Spanish-speaking agents are available by phone upon request and other telephone translations may be available through Language Line Solutions, a third party service provider. Written communications may be available in Spanish upon request. A translation and description of commonly-used debt collection terms is available in multiple languages at [www.nyc.gov/dca](http://www.nyc.gov/dca). Please note, you can request a copy of this letter in a larger print format by calling us at 800-509-1071.

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Please provide any changes to your contact information:

If a cell phone, may we text you? YES NO

Email Notice Please be advised by providing us with your personal email address, you are agreeing that this is a personal email address and you are authorizing us to use it to contact you in relation to this debt.

I want to dispute my debt because \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_