On Friday, October 16, 2020, 12:32:22 PM CDT, Andrew Law Firm <[andrew.law.firm19@gmail.com](mailto:andrew.law.firm19@gmail.com)> wrote:

**Case File : FR145(U)**

**Balance Amount: $1385.32**

**Case File Transferred: -October 16th, 2020**

Legal Charges-Section 19(A), Clause 21(US).

Case Format- Fair Debt Collection Act 811 (FC/SC)

**Settlement Amount: $850.00 by Today or two payments of $425.00 from Today.**

Subject: Notice of Legal Proceedings against fraud activity.

Dear Customer,

Having checked your Social Security Number through our National Checking Database System, and finding out that you have been never charged for a fraud activity, A.C.S has decided to give you a chance to take care of this issue outside of the Court without you having a report on your Credit History and SSN. In order to avoid a lawsuit of $2873.81 against you, we request you to kindly pay the Court Restitution Amount which is $850.67 If you settle this matter today, you may be entitled to get some percentage of deduction on the restitution amount. You will have to send us a promissory note in order to hold your case file from being sent to the court house. On a case to case basis, you may be given the solution to pay 50-55% of the pending amount in the same month & a 30 days extension to settle the rest of the settlement amount as mutually agreed.

This is ACS (Ace cash services), it is a parent company which owns and operates more than 350 parental payday loan websites, CASH NET USA, CASH AMERICA & 500 CASH ADVANCE PAYDAY MAX, 2-MINUTE PAYDAY LOANS etc. you applied from one of our website and you never bothered to pay this debt, so the creditor wants to know your intention about this matter of yours that what would you like to do. And now with the late fees and tax, Rate of Interest the initial amount of $400.00 goes up to $1385.32.

As we were unable to reach you so we are sending you this final notification through email. This legal matter will require your co-operation, so kindly get in touch with the department to make a payment and freeze down this case.

As you are a defaulter on this credit, the following counts are likely to be represented against you at local County Courthouse:

(1)       VIOLATION OF FEDERAL BANKING REGULATION

(2)       COLLATERAL CHECK FRAUD

(3)       THEFT BY DECEPTION

Once the court action is initiated and a Judgment / Decree  against you to recover the balance amount with the cost of law suit is received, we may need to ask the court to give one of the following order, should the debt remains unpaid:-

Attachment of Earnings base (Earnings Arrestment). Deduction from your wage by your employer or arrestment of part of your salary to satisfy the debt.

Warrant of Execution (Exceptional Attachment Order). Seizure and sale of movable non-essential assets / property by a County Court Bailiff /Sheriff Officer.

**If you are under any state probation or payroll we need you to inform your reporting officer or manager about what you have done in the past and what would be the consequences once the case has been downloaded and executed in your name. If we do not hear from you within 48 hours of the date on this letter, we will be compelled to seek legal representation .We reserve the right to begin litigation for intent to commit wire fraud under the pretense of refusing to repay a debt committed to, by use of the internet and your SSN. In addition we reserve the right to seek recovery for the balance due, as well as legal fees and any court cost incurred.**  
  
**IF YOU WANT TO RESOLVE THIS MATTER THAN IMMEDIATELY CONTACT US THRU EMAIL BETWEEN WORKING HOURS.**

NOTE: THIS CASE IS UNDER INVESTIGATION WITH MAJOR CREDIT BUREAUS.

Regards,

Patrick Spencer  
Legal & collection Department