

North South Group
P.O. Box 121212
Pasadena, CA 91111-2222
(800) 123-4567 from 8am to 8pm EST, Monday to Saturday
www.NorthSouthGroup.com

To: Person A
2323 Park Street
Apartment 342
Bethesda, MD 20815

Reference: 584-345

North South Group is a debt collector. We are trying to collect a debt that you owe to Bank of Rockville. We will use any information you give us to help collect the debt.

Our information shows:

You had a Main Street Department Store credit card from Bank of Rockville with account number 123-456-789.

| | | |
|--|------|--------------------|
| As of January 2, 2009, you owed: | | \$ 2,234.56 |
| Between January 2, 2009 and today: | | |
| You were charged this amount in interest: | + \$ | 75.00 |
| You were charged this amount in fees: | + \$ | 25.00 |
| You paid or were credited this amount toward the debt: | - \$ | 50.00 |
| Total amount of the debt now: | | \$ 2,284.56 |

How can you dispute the debt?

- **Write to us by November 12, 2017, to dispute all or part of the debt.** If you do, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. If we do not hear from you by November 12, 2017, we will assume that our information is correct.
- You may use the form below or you may write to us without the form. You may also include supporting documents. We accept disputes electronically at www.NorthSouthGroup.com/dispute.

What else can you do?

- **Ask us to send you the name and address of the original creditor.** Write by November 12, 2017, and we will stop collection until we send you that information. You may use the form below or you may write to us without the form.
- **Learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you. See the enclosed *Know Your Debt Collection Rights* document or go to www.consumerfinance.gov.
- Contact us about your payment options.
- Review state law disclosures on reverse side, if applicable.
- Póngase en contacto con nosotros para solicitar una copia de este formulario en español.



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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 or more detail: _____

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

I enclosed this amount: \$

Make your check payable to *North South Group*. Include the reference number 584-345.

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Take note: You can renew the debt and the statute of limitations for the filing of a lawsuit against you if you do any of the following: Make any payment on the debt, sign a paper in which you admit that you owe the debt or in which you make a new promise to pay, or sign a paper in which you give up or waive your right to stop the creditor from suing you in court to collect the debt.

How can you dispute the debt?

- **Write to us by November 12, 2017, to dispute all or part of the debt.** If you do, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. If we do not hear from you by November 12, 2017, we will assume that our information is correct.
- You may use the form below or you may write to us without the form. You may also include supporting documents. We accept disputes electronically at www.NorthSouthGroup.com/dispute.

What else can you do?

- **Ask us to send you the name and address of the original creditor.** Write by November 12, 2017, and we will stop collection until we send you that information. You may use the form below or you may write to us without the form.
- **Learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you. See the enclosed *Know Your Debt Collection Rights* document or go to www.consumerfinance.gov.
- Contact us about your payment options.
- Review state law disclosures on reverse side, if applicable.
- Póngase en contacto con nosotros para solicitar una copia de este formulario en español.



Mail this form to:
North South Group
P.O. Box 121212
Pasadena, CA 91111-2222

Person A
2323 Park Street
Apartment 342
Bethesda, MD 20815

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 or more detail: _____

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

I enclosed this amount: \$

Make your check payable to *North South Group*. Include the reference number 584-345.

Quiero esta forma en español.

North South Group
P.O. Box 121212
Pasadena, CA 91111-2222
(800) 123-4567 from 8am to 8pm EST, Monday to Saturday
www.NorthSouthGroup.com

To: Person A
2323 Park Street
Apartment 342
Bethesda, MD 20815

Reference: 584-345

North South Group is a debt collector. We are trying to collect a debt that you owe to Bank of Rockville. We will use any information you give us to help collect the debt.

Our information shows:

You had a Main Street Department Store credit card from Bank of Rockville with account number 123-456-789.

| | | | |
|--|---|-----------|-----------------|
| As of January 2, 2009, you owed: | | \$ | 2,234.56 |
| Between January 2, 2009 and today: | | | |
| You were charged this amount in interest: | + | \$ | 75.00 |
| You were charged this amount in fees: | + | \$ | 25.00 |
| You paid or were credited this amount toward the debt: | - | \$ | 50.00 |
| Total amount of the debt now: | | \$ | 2,284.56 |

⚠ Because of the age of this debt, we cannot sue you for it. Even so, you may choose to make payments on the debt. However, be aware: if you make a payment on the debt, admit to owing the debt, promise to pay the debt, or waive the statute of limitations on the debt, the time period in which the debt is enforceable in court may start again.



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 **Because of the age of this debt, we cannot sue you for it. Even so, you may CHOOSE to make payments. However, BE AWARE: if you make a payment, the creditor's right to sue you to make you pay the entire debt may START AGAIN.**

How can you dispute the debt?

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| Total amount of the debt now: | | \$ | 2,284.56 |

⚠ If you do nothing in response to this notice, we cannot sue you to collect this debt. This is because this debt is too old. BUT if you make a partial payment or acknowledge in writing that you owe this debt, then we can sue you to collect it.

How can you dispute the debt?

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How do you want to respond?

- Stop contacting me about this debt.**
- Quiero esta forma en español.**

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 **Because of the age of this debt, we cannot sue you for it unless you make a payment or acknowledge it in writing. In most cases, the debt cannot appear on your credit report.**

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