

INDEPENDENCE

LOANS UP TO

\$100,000

10*4*1639*****ALL FOR SCF 890

**TO
THE
ORDER
OF**

Frank Delima
8007 W Sahara Ave Unit 248
Las Vegas, NV 89117-1918



**CALL US TODAY
(855) 760-4430**

Congratulations, Frank! You have been pre-approved for a Personal Loan up to \$35,000 with a rate as low as 5.99%*. Call us at (855) 760-4430 today!

Dear Frank,

Frank,

You are pre-approved for BIG SAVINGS!

<http://Frank-Delima.applyifn.com?ref=BF5TU7>

Great news! You're pre-approved for a personal loan up to \$35,000 with rates potentially lower than what you're paying now. We specialize in finding you the best possible terms - which means lower monthly payments you can actually afford and potential savings of hundreds every month. Best of all, you can explore your options without any impact on your credit score.

This pre-approval is reserved specifically for you and expires 9/10/2026. Call (855) 760-4430 and mention your Eligibility ID to discover exactly how much you could save.

Sincerely,
Independence Financial Network

BF5TU7

SCAN ME



Want to be debt-free? Call **(855) 760-4430**

Don't let this opportunity pass you by:



**Call Toll-Free at:
(855) 760-4430**

Se Habla Español



Apply Online at:
<http://Frank-Delima.applyifn.com?ref=BF5TU7>
Eligibility ID: BF5TU7

**ESTIMATED INTEREST
RATE AND TERMS
5.99%***

**\$25,000
LOAN**

\$365/mo**

**\$35,000
LOAN**

\$511/mo**

**Demonstrative example for illustrative purposes only. Additional funds in excess of existing balances may be available for creditworthy borrowers. Results may vary.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See PRESCREEN & OPT-OUT NOTICE on the other side for more information about prescreened offers.



Frank, take control of your finances today.

High interest credit card payments can feel overwhelming. Liberty First Lending offers a fixed-rate solution that may help you save hundreds each month—and get peace of mind.

You're pre-qualified¹ for up to \$28,000.

This exclusive offer is reserved for you—no collateral, no fees to apply, and fast funding in as little as 1-2 business days.

Call **1-800-309-1453** or visit www.lib1st.com and enter your reservation code **K3ANYPV8B** to get started today.

Act now—your pre-qualified¹ status ends **10/1/2026**.

See What You Can Save:

\$20,000 Loan → just \$387/month*

\$30,000 Loan → just \$580/month*

\$40,000 Loan → just \$773/month*

*Based on a 60-month term at 5.99% APR². Estimations were determined using Bankrate.com debt consolidation calculator comparing multiple credit card balances. BBVPZNA3K.



- Fixed rate as low as 5.99% APR²
- One simple monthly payment
- Save thousands in interest
- No credit impact for checking your rate³
- Cash in your account in just 1-2 business days after approval
- Live US-based support 7 days a week

 **1-800-309-1453**

or

 **www.lib1st.com**



Reservation Code:
K3ANYPV8B



Scan to Apply Instantly

New Extended Hours:

Mon-Fri 5AM-7PM PT
Sat/Sun 8AM-5PM PT

You can choose to stop receiving "prescreened" offers of credit for this and other companies by calling toll-free 1-888-567-8688. See PRESCREEN & OPT-OUT NOTICE on reverse side for more information.

DOCUMENT HAS A COLORED BACKGROUND



PRE-QUALIFIED
OFFER FOR **FRANK DELIMA**

LOAN
UP TO **TWENTY-EIGHT THOUSAND AND 00/100 DOLLARS**

EXP
DATE **10/1/2026**

UP
TO **\$28,000.00**

TO Frank Delima
THE 8007 W Sahara Ave Unit 248
ORDER OF Las Vegas, NV 89117-1918

RAH-59063 8 10d

Call: 1-800-309-1453
Se Habla Español: 1-800-350-3718
Apply Online: www.lib1st.com
Reservation Code: K3ANYPV8B

THIS IS NOT A CHECK

FIXED APRs
AS LOW AS

5.99% \$0

BALANCE ON YOUR
CREDIT CARDS

1 MONTHLY PAYMENT
WITH CLEAR TERMS

STATUS: **PRE-APPROVED**

UP TO

\$50,000

P37 2 48 40

Frank Delima

8007 W Sahara Ave Unit 248

Las Vegas NV 89117-1918



800-344-4703



lendinghubnow.com

USE REFERENCE NUMBER:

F8B9PN

Frank, Relief is Within Reach: Grab Hold of Your Financial Future Today

Life is unpredictable — from unexpected expenses to rising costs on everyday items. Managing your finances may feel overwhelming, but you are not alone. We understand you're facing challenges, and we're here to help.

Lending Hub Network offers personal loans that help you navigate life's twists and turns with confidence.

Whether it's consolidating debt, covering a bill, or giving your family the support they deserve, our flexible loan solutions are tailored to fit your needs.

**\$30,000
LOAN** **\$580/MO**

**\$40,000
LOAN** **\$773/MO**

**\$50,000
LOAN** **\$966/MO**

Demonstrative examples only

Don't let money be the stress which holds you back. Explore your financing options today — it's quick, easy, and commitment-free. Checking your options won't affect your credit score. Take the first step — call us today!

800-344-4703

ACCESS NEW LOANS UP TO

\$100,000

INTEREST RATES AS LOW AS

5.99%

CONNECT WITH US TODAY



Call Toll-Free At:

800-344-4703

Para Español: 888-835-1167



Apply Online At:

lendinghubnow.com

Personal Code:

F8B9PN

SCAN THIS
QR CODE TO
REVIEW
YOUR LOAN
OPTIONS

>>>



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SPTST

SOF_SP_TST_01

Notice of Credit Card Debt Forgiveness

July 2026

Reference NumberD124A-156040

Reference Date 07/10/2026

To contact us 1-800-710-4022

T2471 P79

FRANK DELIMA
8007 W SAHARA AVE UNIT 248
LAS VEGAS, NV 89117-1918



RE: Government Programs Are Changing—
but Our Private Relief Plan Is Still Available.

Dear Frank Delima,

Government programs may be disappearing, leaving many Americans without a plan to manage their debt. But you still have time to take control.

With the **CreditAssociates Credit Card Debt Forgiveness Program**, you could **reduce your credit card debt by up to HALF**, helping you with an affordable monthly payment so you get out of debt faster.

For years, we've helped hardworking Americans break free from overwhelming debt. But as federal programs change, more people are searching for real solutions. Don't wait until it's too late.

Please call us at **1-800-710-4022** to receive specific details regarding lowering your outstanding balances.

You may also inquire through your personalized website: **MyCAoffer.com/FDelima8007**

Scan with your phone
for direct access to
your portal.



Contact Us.

8 a.m.–10 p.m. ET, Monday– Friday

10 a.m.– 7 p.m. ET, Saturday

In reply refer to: D124A-156040

Phone number: 1-800-710-4022

CreditAssociates
Live Better, Debt Free

PROGRAM EXAMPLE*

Credit Card Debt:	\$25,000
Est. Settlement Amount:	\$12,500
Est. Program Payment:	\$347

*Based on historical negotiated settlements. Program fees not included.
Program payments based on 36-month Program.

OPT-OUT NOTICE

If you do not want to receive offers from us, go to www.opt-out.org, call toll-free at 1-800-733-1648, or write "CreditAssociates Opt-Out Request," 5050 Quorum Drive, Suite 700, Dallas, TX 75254. This offer is not guaranteed if you do not meet our criteria.

This is a communication from CreditAssociates®, LLC. This is an attempt to facilitate a renegotiation of debts directly with creditors, including credit cards and other unsecured loans. Numbers being used above are only examples and do not include any applicable fees to us. CreditAssociates®, LLC, is a private debt relief company and not a lender, creditor, or debt collector. This is not a prescreened credit offer and your credit report was not accessed in relation to this offer. Your approval for our debt relief program is contingent on having \$10,000 or more in debt and a quantifiable hardship. Not available in all states.

Reference Number..... D124B-156039
Reference Date.....07/24/2026
To contact us 1-800-742-7184

T2369 P77

FRANK DELIMA
8007 W SAHARA AVE UNIT 248
LAS VEGAS, NV 89117-1918



RE: Chase, Citibank, Bank of America, Synchrony

Dear Frank Delima,

This is our second attempt to contact you regarding your eligibility for credit card debt forgiveness through our federally regulated debt relief program. Please contact our offices at 1-800-742-7184 to determine if you qualify for up to **half of your credit card balance to be forgiven**.

Our company has recently settled accounts with Chase, Citibank, Bank of America, and Synchrony. If you have accounts with these or other lenders, you may be entitled to a reduced settlement of your outstanding credit balance.

Please call us at 1-800-742-7184 to receive specific details regarding lowering your outstanding balances.

You may also inquire through your personalized website:
MyCAoffer.com/FDelima96166

Scan with phone for
direct access to portal.



CONTACT US:

M-F 8 am - 10 pm ET

Sat. 10 am - 7 pm ET

In reply refer to: D124B-156039

Phone Number: 1-800-742-7184

PROGRAM EXAMPLE*

Credit Card Debt:	\$25,000
Est. Settlement Amount:	\$12,500
Est. Program Payment:	\$347

*Based on historical negotiated settlements. Program fees not included.
Program payments based on 36 month program.

CreditAssociates®

OPT-OUT NOTICE:

To opt out go to www.mail-opt-out.org, call 1-800-733-1648; or write "CreditAssociates, Opt-Out Request", 5050 Quorum Drive, Suite 700, Dallas, TX 75254.

This is not a guaranteed offer; approval requires \$10,000+ in unsecured debt and a qualifying hardship. CreditAssociates®, LLC is a private debt relief company that negotiates with creditors—not a lender, creditor, or collector. No credit report was accessed; this is not a loan or prescreened credit offer. Service not available in all states. Illustrative figures are examples; fees apply.



ACCESS MORE FUNDS
FOR WHATEVER YOU NEED

SCAN THIS QR
TO GET STARTED



► **PRE-APPROVED LOAN OFFER**
Notice period 7/31/2026 thru 9/29/2026

*** NON-TRANSFERABLE ***

P02 4 96 40
Frank Delima
8007 W Sahara Ave Unit 248
Las Vegas NV 89117-1918



YOU'RE PRE-APPROVED!

\$50,000

Dear Frank,

We're here with real solutions.

We have some good news! You have been pre-approved to apply for a personal loan up to \$50,000 through Lending Hub. This offer was made specifically for you, a straightforward path to savings. Reduce your debt and simplify your monthly payments with no surprises and no hassle.

There's no risk in checking. Your credit score won't be affected. Call 800-311-6055 by 9/29/2026 and mention your Personal Code to get started.

Sincerely,
Lending Hub

**It's easy. Simply use one of these
Secure methods to get started:**



**Call Toll-Free at:
800-311-6055**

Para Español: 888-835-1167



**Apply Online at:
lendinghubnow.com
Personal Code: BHCW89**

800-311-6055

We look **beyond credit scores** by considering income and several other compensating factors as part of our review.

**ESTIMATED INTEREST
RATE AND TERMS
5.99% for 60 Months**

\$30,000 LOAN \$580/MO

\$40,000 LOAN \$773/MO

★ Trustpilot



See reverse side for important program disclosures.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See PRESCREEN & OPT-OUT NOTICE on the other side for more information about prescreened offers.



Your personal loan, your way

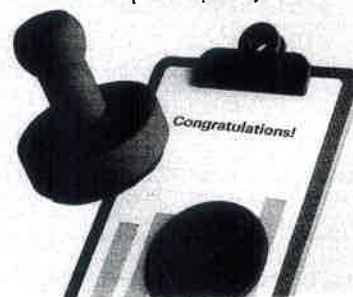


Exclusively For:
Frank Delima
8007 W Sahara Ave Unit 248
Las Vegas NV 89117-1918

P03 4 214 9 PIT214



You're pre-approved
for up to \$40,000¹



UPG_CR_PACD_0126

Congratulations! You're Pre-Approved

Frank, because of your credit history, you've already been **pre-approved for up to \$40,000**. All you have to do is go to **SaveWithUpgrade.com** and enter your **Personal Confirmation Number 46112-55325-13864**.

Check available rates without affecting your credit score.

With Upgrade, you can consolidate your high-interest rate credit cards and other bills into one easy payment. We offer access to low fixed rates that will never change. It's easy to check rates online at **SaveWithUpgrade.com**, and checking your rates won't affect your credit score.

Our process is fast and hassle free.

So what are you waiting for? You're just a few days away from having the money you need. Go to **SaveWithUpgrade.com** right now! There's no cost or obligation.

Sincerely,

Stefany Renner
Director, Marketing

P.S. Get started today—you're pre-approved, but this offer expires on August 22, 2026. Apply now at SaveWithUpgrade.com

See reverse for important information.

Borrow money in 3 easy steps:

- 1**
Go to
SaveWithUpgrade.com
- 2**
Enter your Personal
Confirmation Number
- 3**
Get up to **\$40,000**
in just a few days²

Personal Confirmation Number
46112-55325-13864

Or **Scan** the QR Code



*You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See **PREScreen & OPT-OUT NOTICE** on other side for more information about prescreened offers.*



FIDELITY FIRST
FINANCIAL

TO SEE HOW MUCH YOU QUALIFY FOR:

Visit: FrankDelima.tryfid1st.com

Then enter the last 8 digits on your card* below:



17-W3-40-90229

Frank W. Delima
8007 W. Sahara Ave. Unit 248
Las Vegas, NV 89117-1918



Frank, we have great news for you!!

You can get a fresh start today by eliminating your high interest credit card debt with a personal loan of up to **\$100,000.00!**** And we think you would be a great candidate, so call today.

Call (888) 329-7073

With interest rates as low as **6.99%****, this is a perfect opportunity to lower your monthly payments by slashing the interest that you pay. Funds can be in your account in as little as **24-48 hours**, so act fast!

Fidelity First Financial has a customized program waiting for you! Get a fresh start today!

SAMPLE CURRENT BALANCES = \$45,000

Current:

Monthly Payment: \$1,475

Total Balance: \$45,000



New:

New Payment: \$490

Loan Amount: \$45,000

Monthly Savings \$985 and Yearly Savings \$11,820

Example for illustrative purposes only, determined using Bank Rate.com's loan calculator and minimum credit card payments of 3.5% of outstanding balances of 27.99% APR. Your results may vary depending on your specific circumstances, including your creditworthiness. If you only make minimum payments of 3.5% at 27.99%, you could end up paying back \$185,373.33 in interest and principal over 39 years! Please see disclosure on reverse side for additional important terms.

FRANK, CALL TODAY!

RESPOND BY SEPTEMBER 18, 2025

Call (888) 329-7073 today!

Apply online today and a representative will call you back from a 239 area code.

Or, get started online. Visit your personal landing page printed at the top of this form and enter your personal code which is the last 8 digits printed on the attached Fidelity First Financial Card*: **13438219**

*This is not an offer for a credit card.



FIDELITY FIRST
FINANCIAL

CAF-5

Frank,
Call (888) 329-7073
Start saving now!

- ✓ Quick and easy application process
- ✓ Multiple financial programs
- ✓ Check your options with **NO IMPACT** to your credit score

SEE WHAT LOAN AMOUNT YOU QUALIFY FOR:



Or

Call (888) 329-7073 today!

Hours of Operation:
Monday-Friday 9:30am - 7pm EST
Saturday 9am - 5pm EST

Struggling to pay back your debts?

You could begin your path to financial freedom in just a few days.

Let us help you pay off your debts faster, easier and save a lot more money than what you may be doing now.