

# Collection Activity Timeline

This is an example from an actual case showing collection activities after dismissal of lawsuit and after six year SOL has run

## Credit card FIA Card Services

July 2010	Last Payment/default date
October 2014	Lawsuit by Asset Acceptance
October 2014	Asset Acceptance <b>dismisses lawsuit</b> without prejudice
December 2014	Asset Acceptance sends a collection letter
February 2015	Asset Acceptance sends a collection letter
October 2015	Midland Funding sends a collection letter
January 2016	Midland Funding sends a collection letter
February 2016	Midland Funding sends a collection letter saying they will refer to an attorney
June 2016	Midland Funding sends a collection letter
July 2016	<b>Statute of Limitations runs; no legal enforcement possible</b>
November 2016	Midland Funding sends collection letter
April 2017	Midland Funding sends collection letter

**Original Creditor:** FIA Card Services, N.A.  
**Original Account Number:** [REDACTED]  
**FICA Account Number:** [REDACTED]  
**Current Balance:** \$596,750.05  
**Current Owner:** Midland Funding LLC

**Choose The Option That Works For You:**

**Option 1: 40% OFF**  
 Payment Due Date: 12-10-2016  
 You Pay Only: \$4,374.59

**Option 2: 20% OFF**  
 For Payment Due Date: 12-10-2016  
 12 Monthly Payments of Only: \$480.06

**Option 3: Monthly Payments As Low As:**  
 \$50 per month!

**Benefits of Paying!**

- Save up to \$2,016.99
- Offer Expires date: 12-10-2016

**CALL US TODAY!**  
 (800) 321-3809