



P.O.Box 961245
Fort Worth, TX 76161-1245

Date: Apr 24, 2018
To: Razhden Shulaya
Fax:
From: Santander Consumer USA, Inc.

Comments:

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

NOTICE TO CALIFORNIA RESIDENTS: THE STATE ROSENTHAL FAIR DEBT PRACTICES ACT AND THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT REQUIRES THAT, EXCEPT UNDER UNUSAL CIRCUMSTANCES, COLLECTORS MAY NOT CONTRACT YOU BEFORE 8 AM OR AFTER 9 PM. THEY MAY NOT HARASS YOU BY USING THREATS OF VIOLENCE OR ARREST OR BY USING OBSCENE LANGUAGE. COLLECTORS MAY NOT USE FALSE OR MISLEADING STATEMENTS OR CALL YOU AT WORK IF THEY KNOW OR HAVE REASON THAT YOU MAY NOT RECEIVE PERSONAL CALLS AT WORK. FOR THE MOST PART, COLLECTORS MY NOT TELL ANOTHER PERSON, OTHER THAN YOUR ATTORNEY OF SPOUSE ABOUT YOUR DEBT. COLLECTORS MAY CONTACT ANOTHER PERSON TO CONFIRM YOUR LOCATION OR ENFORCE A JUDGEMENT. FOR MORE INFORMATION ABOUT DEBT COLLECTIONS ACTIVEITES, YOU MAY CONTACT THE FEDERAL TRADE COMMISSION AT 1-877-FTC-HELP OR HYPERLINK "<http://WWW.FTC.GOV>" WWW.FTC.GOV.

AS REQUIRED BY LAW, YOU ARE HEREBY NOTIFIED THAT A NEGATIVE CREDIT REPORT REFLECTION ON YOUR CREDIT RECORD MAY BE SUBMITTED TO A CREDIT REPORTING AGENCY IF YOU FAIL TO FULFILL THE TERMS OF YOUR CREDIT OBLIGATION.

NOTICE TO COLORADO RESIDENTS: A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTIONS AUTHORIZED BY LAW TO COLLECT THE DEBT.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTIONS PRACTICES ACT
"WWW.AGO.STATE.CO.US/CADC/CADCMAN.CFM.

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NOTICE TO MASSACHUSETTS RESIDENTS: Hours of operation: 7 a.m. to 9 p.m. Central Time, Monday through Friday. Our toll free telephone number is 1.888.222.4227.

Notice of Important Rights: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to Santander Consumer USA.

NOTICE TO NEW YORK CITY RESIDENTS: This collection agency is licensed by the New York City Department of Consumer Affairs License Number 1343310.

NOTICE TO UTAH RESIDENTS: AS REQUIRED BY UTAH LAW, YOU ARE HERBY NOTIFIED THAT A NEGATIVE CREDIT REPORT REFLECTING ON YOUR CREDIT RECORD MAY BE SUBMITTED TO A CREDIT REPORTING AGENCY IF YOU FAIL TO FULFILL THE TERMS OF YOUR CREDIT OBLIGATION.

NOTICE TO NORTH CAROLINA RESIDENTS: NORTH CAROLINA DEPARTMENT OF INSURANCE PERMIT NUMBER 112134.

NOTICE TO MINNESOTA RESIDENTS: THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

NOTICE TO TENNESSEE RESIDENTS: THIS COLLECTION AGENCY IS LICENSED BY THE COLLECTION SERVICES BOARD, STATE DEPARTMENT OF COMMERCE AND INSURANCE, 500 JAMES ROBERTSON PARKWAY, NASHVILLE, TN 37243.

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Fort Worth, TX 76161-1245

Borrower Name: Razhden Shulaya

Account Number: 2669637

CoBorrower Name:

Good Through	Total Payoff	Principal	Interest	Late Fees	Misc. Fees
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May 8, 2018	\$76,109.15	\$75,110.97	\$683.23	\$314.96	\$0.00
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Effective Date	Amount	Principal	Interest	Late Fees	Misc. Fees	Principal Balance
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Apr 18, 2018	\$-2,000.00	\$-978.30	\$-1,021.70	\$0.00	\$0.00	\$75,110.97
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System allocated payment
IVR - Pinless Debit (no fee)

Mar 18, 2018	\$-400.00	\$-267.70	\$-132.30	\$0.00	\$0.00	\$76,089.27
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System allocated payment
IVR - Pinless Debit (no fee)

Mar 14, 2018	\$-2,000.00	\$-1,293.68	\$-706.32	\$0.00	\$0.00	\$76,356.97
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System allocated payment
IVR - Pinless Debit (no fee)

Feb 21, 2018	\$-2,000.00	\$-810.51	\$-1,189.49	\$0.00	\$0.00	\$77,650.65
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System allocated payment
IVR - Pinless Debit (no fee)

Feb 20, 2018	\$99.86	\$0.00	\$0.00	\$99.86	\$0.00	\$78,461.16
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Late charge assessment
System Generated Transaction

Jan 17, 2018	\$-2,000.00	\$-730.82	\$-1,269.18	\$0.00	\$0.00	\$78,461.16
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System allocated payment
IVR - Pinless Debit (no fee)

Dec 11, 2017	\$-300.00	\$-265.58	\$-34.42	\$0.00	\$0.00	\$79,191.98
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System allocated payment
IVR - Pinless Debit (no fee)

Dec 10, 2017	\$-2,000.00	\$-1,404.57	\$-595.43	\$0.00	\$0.00	\$79,457.56
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System allocated payment
IVR - Pinless Debit (no fee)

Nov 23, 2017	\$-500.00	\$-429.58	\$-70.42	\$0.00	\$0.00	\$80,862.13
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System allocated payment
IVR - Pinless Debit (no fee)

Nov 21, 2017	\$-2,000.00	\$-616.33	\$-1,383.67	\$0.00	\$0.00	\$81,291.71
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System allocated payment
IVR - Pinless Debit (no fee)

Nov 20, 2017	\$107.55	\$0.00	\$0.00	\$107.55	\$0.00	\$81,908.04
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Late charge assessment
System Generated Transaction

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Effective Date	Amount	Principal	Interest	Late Fees	Misc. Fees	Principal Balance
Oct 13, 2017	\$-2,000.00	\$-994.54	\$-1,005.46	\$0.00	\$0.00	\$81,908.04
System allocated payment IVR - Pinless Debit (no fee)						
Sep 15, 2017	\$-2,000.00	\$-660.77	\$-1,339.23	\$0.00	\$0.00	\$82,902.58
System allocated payment IVR - Pinless Debit (no fee)						
Aug 9, 2017	\$-152.00	\$-115.75	\$-36.25	\$0.00	\$0.00	\$83,563.35
System allocated payment IVR - ACH (no fee)						
Aug 8, 2017	\$-2,000.00	\$-1,446.92	\$-553.08	\$0.00	\$0.00	\$83,679.10
System allocated payment IVR - ACH (no fee)						
Jul 24, 2017	\$-410.00	\$-298.99	\$-111.01	\$0.00	\$0.00	\$85,126.02
System allocated payment IVR - ACH (no fee)						
Jul 21, 2017	\$-2,000.00	\$-216.25	\$-1,783.75	\$0.00	\$0.00	\$85,425.01
System allocated payment Drive Collector - ACH (no fee)						
Jul 20, 2017	\$-2,000.00	\$0.00	\$-2,000.00	\$0.00	\$0.00	\$85,641.26
System allocated payment IVR - ACH (no fee)						
Jun 20, 2017	\$107.55	\$0.00	\$0.00	\$107.55	\$0.00	\$85,641.26
Late charge assessment System Generated Transaction						
Apr 10, 2017	\$-2,151.03	\$-2,075.05	\$-75.98	\$0.00	\$0.00	\$85,641.26
System allocated payment Automated Online Bank Payments						
Apr 8, 2017	\$-2,151.03	\$-922.42	\$-1,228.61	\$0.00	\$0.00	\$87,716.31
System allocated payment Drive Collector - Visa (no fee)						
Mar 7, 2017	\$-2,151.03	\$-1,101.51	\$-1,049.52	\$0.00	\$0.00	\$88,638.73
System allocated payment Drive Collector - Visa						

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Effective Date	Amount	Principal	Interest	Late Fees	Misc. Fees	Principal Balance
Mar 7, 2017	\$-10.95	\$0.00	\$0.00	\$0.00	\$-10.95	\$89,740.24
Miscellaneous fee payment Speedpay Fee Payment						
Mar 7, 2017	\$10.95	\$0.00	\$0.00	\$0.00	\$10.95	\$89,740.24
Miscellaneous fee asesment Speedpay Fee Payment						
Feb 8, 2017	\$-151.03	\$-151.03	\$0.00	\$0.00	\$0.00	\$89,740.24
System allocated payment Drive Collector - MasterCard (no fee)						
Feb 8, 2017	\$-2,000.00	\$-821.24	\$-1,178.76	\$0.00	\$0.00	\$89,891.27
System allocated payment Drive Collector - Visa (no fee)						
Jan 9, 2017	\$-1,993.93	\$-1,437.35	\$-468.83	\$0.00	\$-87.75	\$90,712.51
System allocated payment Drive Collector - Visa						
Jan 9, 2017	\$-2,000.00	\$0.00	\$-2,000.00	\$0.00	\$0.00	\$92,149.86
System allocated payment Drive Collector - Visa						
Jan 9, 2017	\$-10.95	\$0.00	\$0.00	\$0.00	\$-10.95	\$92,149.86
Miscellaneous fee payment Speedpay Fee Payment						
Jan 9, 2017	\$-10.95	\$0.00	\$0.00	\$0.00	\$-10.95	\$92,149.86
Miscellaneous fee payment Speedpay Fee Payment						
Jan 9, 2017	\$10.95	\$0.00	\$0.00	\$0.00	\$10.95	\$92,149.86
Miscellaneous fee asesment Speedpay Fee Payment						
Jan 9, 2017	\$10.95	\$0.00	\$0.00	\$0.00	\$10.95	\$92,149.86
Miscellaneous fee asesment Speedpay Fee Payment						
Dec 20, 2016	\$87.75	\$0.00	\$0.00	\$87.75	\$0.00	\$92,149.86
Late charge assesment System Generated Transaction						

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Effective Date	Amount	Principal	Interest	Late Fees	Misc. Fees	Principal Balance
Nov 8, 2016	\$-2,000.00	\$-676.76	\$-1,323.24	\$0.00	\$0.00	\$92,149.86
System allocated payment Drive Collector - Visa						
Nov 8, 2016	\$-10.95	\$0.00	\$0.00	\$0.00	\$-10.95	\$92,826.62
Miscellaneous fee payment Speedpay Fee Payment						
Nov 8, 2016	\$10.95	\$0.00	\$0.00	\$0.00	\$10.95	\$92,826.62
Miscellaneous fee asesment Speedpay Fee Payment						
Oct 6, 2016	\$-2,460.00	\$-1,482.28	\$-977.72	\$0.00	\$0.00	\$92,826.62
System allocated payment Drive Collector - Visa						
Oct 6, 2016	\$-40.00	\$0.00	\$0.00	\$0.00	\$-40.00	\$94,308.90
Miscellaneous fee payment Drive Collector - Visa						
Oct 6, 2016	\$-10.95	\$0.00	\$0.00	\$0.00	\$-10.95	\$94,308.90
Miscellaneous fee payment Speedpay Fee Payment						
Oct 6, 2016	\$10.95	\$0.00	\$0.00	\$0.00	\$10.95	\$94,308.90
Miscellaneous fee asesment Speedpay Fee Payment						
Sep 12, 2016	\$-500.00	\$-500.00	\$0.00	\$0.00	\$0.00	\$94,308.90
System allocated payment Drive Collector - Visa (no fee)						
Sep 12, 2016	\$-2,000.00	\$-598.76	\$-1,401.24	\$0.00	\$0.00	\$94,808.90
System allocated payment Drive Collector - Visa						
Sep 12, 2016	\$-10.95	\$0.00	\$0.00	\$0.00	\$-10.95	\$95,407.66
Miscellaneous fee payment Speedpay Fee Payment						
Sep 12, 2016	\$10.95	\$0.00	\$0.00	\$0.00	\$10.95	\$95,407.66
Miscellaneous fee asesment Speedpay Fee Payment						

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Effective Date	Amount	Principal	Interest	Late Fees	Misc. Fees	Principal Balance
Aug 9, 2016	\$-2,000.00	\$-701.74	\$-1,298.26	\$0.00	\$0.00	\$95,407.66
System allocated payment IVR - ACH						
Aug 9, 2016	\$-10.95	\$0.00	\$0.00	\$0.00	\$-10.95	\$96,109.40
Miscellaneous fee payment Speedpay Fee Payment						
Aug 9, 2016	\$10.95	\$0.00	\$0.00	\$0.00	\$10.95	\$96,109.40
Miscellaneous fee asesment Speedpay Fee Payment						
Jul 19, 2016	\$-2,000.00	\$0.00	\$-2,000.00	\$0.00	\$0.00	\$96,109.40
System allocated payment Drive Collector - Visa						
Jul 19, 2016	\$-1,734.22	\$0.00	\$-1,734.22	\$0.00	\$0.00	\$96,109.40
System allocated payment Drive Collector - Visa						
Jul 19, 2016	\$-10.95	\$0.00	\$0.00	\$0.00	\$-10.95	\$96,109.40
Miscellaneous fee payment Speedpay Fee Payment						
Jul 19, 2016	\$-10.95	\$0.00	\$0.00	\$0.00	\$-10.95	\$96,109.40
Miscellaneous fee payment Speedpay Fee Payment						
Jul 19, 2016	\$10.95	\$0.00	\$0.00	\$0.00	\$10.95	\$96,109.40
Miscellaneous fee asesment Speedpay Fee Payment						
Jul 19, 2016	\$10.95	\$0.00	\$0.00	\$0.00	\$10.95	\$96,109.40
Miscellaneous fee asesment Speedpay Fee Payment						
Jun 28, 2016	\$-10.95	\$0.00	\$0.00	\$0.00	\$-10.95	\$96,109.40
Waive miscellaneous fee Speedpay Fee Payment						
Jun 28, 2016	\$10.95	\$0.00	\$0.00	\$0.00	\$10.95	\$96,109.40
Reversal of miscellaneous fee payment Speedpay Fee Payment						

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Effective Date	Amount	Principal	Interest	Late Fees	Misc. Fees	Principal Balance
Jun 28, 2016	\$2,500.00	\$0.00	\$2,500.00	\$0.00	\$0.00	\$96,109.40
Reversal of system allocated payment Return - NSF on ACH						
Jun 28, 2016	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$96,109.40
Miscellaneous fee asesment Return - NSF on ACH						
Jun 28, 2016	\$-2,500.00	\$0.00	\$-2,500.00	\$0.00	\$0.00	\$96,109.40
System allocated payment Drive Collector - ACH						
Jun 28, 2016	\$-10.95	\$0.00	\$0.00	\$0.00	\$-10.95	\$96,109.40
Miscellaneous fee payment Speedpay Fee Payment						
Jun 28, 2016	\$10.95	\$0.00	\$0.00	\$0.00	\$10.95	\$96,109.40
Miscellaneous fee asesment Speedpay Fee Payment						
Jun 8, 2016	\$-10.95	\$0.00	\$0.00	\$0.00	\$-10.95	\$96,109.40
Waive miscellaneous fee Speedpay Fee Payment						
Jun 8, 2016	\$10.95	\$0.00	\$0.00	\$0.00	\$10.95	\$96,109.40
Reversal of miscellaneous fee payment Speedpay Fee Payment						
Jun 8, 2016	\$2,500.00	\$0.00	\$2,500.00	\$0.00	\$0.00	\$96,109.40
Reversal of system allocated payment Return - NSF on ACH						
Jun 8, 2016	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$96,109.40
Miscellaneous fee asesment Return - NSF on ACH						
Jun 9, 2016	\$-2,500.00	\$-2,109.69	\$-300.21	\$0.00	\$-90.10	\$96,109.40
System allocated payment Drive Collector - ACH						
Jun 9, 2016	\$-10.95	\$0.00	\$0.00	\$0.00	\$-10.95	\$98,219.09
Miscellaneous fee payment Speedpay Fee Payment						

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Effective Date	Amount	Principal	Interest	Late Fees	Misc. Fees	Principal Balance
Jun 9, 2016	\$10.95	\$0.00	\$0.00	\$0.00	\$10.95	\$98,219.09
Miscellaneous fee asesment Speedpay Fee Payment						
Jun 8, 2016	\$-2,500.00	\$0.00	\$-2,500.00	\$0.00	\$0.00	\$98,219.09
System allocated payment Drive Collector - ACH						
Jun 8, 2016	\$-10.95	\$0.00	\$0.00	\$0.00	\$-10.95	\$98,219.09
Miscellaneous fee payment Speedpay Fee Payment						
Jun 8, 2016	\$10.95	\$0.00	\$0.00	\$0.00	\$10.95	\$98,219.09
Miscellaneous fee asesment Speedpay Fee Payment						
May 20, 2016	\$90.10	\$0.00	\$0.00	\$90.10	\$0.00	\$98,219.09
Late charge assessment System Generated Transaction						
Apr 4, 2016	\$-2,500.00	\$-1,423.94	\$-1,076.06	\$0.00	\$0.00	\$98,219.09
System allocated payment Drive Collector - Visa						
Apr 4, 2016	\$-10.95	\$0.00	\$0.00	\$0.00	\$-10.95	\$99,643.03
Miscellaneous fee payment Speedpay Fee Payment						
Apr 4, 2016	\$10.95	\$0.00	\$0.00	\$0.00	\$10.95	\$99,643.03
Miscellaneous fee asesment Speedpay Fee Payment						

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