

Hours of Operation
8:00AM-7:00PM EST Monday -Thursday
8:00AM-4:00PM EST Friday

10/20/2009

IMPORTANT: To receive proper credit, be sure to enclose this portion with your payment in full

Previous Creditor:
Current Creditor:
Account Number:
Current Balance: \$11,793.98

RE: Settlement Offer

Dear

Your creditor has authorized us to offer you a settlement opportunity on the above referenced account. Upon clearance through the banking system of the settlement amount indicated below, your account will be considered settled. Each payment must be received in our office no later than the close of business on the date indicated below. If payments are not received in the indicated amounts and within the time frames indicated, this offer will be null and void.

This offer represents a substantial savings over the actual amount owed on this account and is an opportunity for you to take care of this obligation at a greatly reduced cost.

1st Payment Date Due:	11/11/2009	Amount Due:	\$2,464.50
2nd Payment Date Due:	12/11/2009	Amount Due:	\$2,464.50

Total Settlement Amount: \$4,929.00

Please contact our office at _____ to discuss any questions you may have regarding this offer.

This communication is sent to you by _____, a professional debt collector.

Please read the following important notices as they may affect your rights.

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