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August 13, 2009

Re: Charge Account Number:  
Re: Current Account Balance: \$ 1084.71(Includes Late Fee's & Finance Charges)

Dear Ms.

This letter is to confirm our recent conversation regarding your settlement offer on the above referenced account. I am willing to accept \$590.00 to settle the account in full as long as the payment is received by August 30, 2009. The account will be considered settled for less than the full balance and will be reported in this manner to the credit reporting agencies and will be closed to any future purchases.

Should you have further questions, please call me at \_\_\_\_\_ or \_\_\_\_\_ Ext. \_\_\_\_\_  
Fax \_\_\_\_\_ Email :

Sincerely,

Senior Financial Counselor  
Credit-Collections

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