

USA

October 12, 2009

Account ID #  
Current Balance \$10,804.40

Dear

This letter is to state the settlement offer of \$4,862.00 on your account with

We will accept the following payment(s) schedule, on the above referenced account number. The payment(s) must be made in the form of automated check to \_\_\_\_\_ on the date(s) listed below and presented to your bank for payment. The payment must be sent by overnight mail to: \_\_\_\_\_ Payment must be received by date listed.

10/16/09 \$1,069.00	01/16/10 \$338.00	04/16/10 \$338.00	07/16/10 \$338.00
11/16/09 \$338.00	02/16/10 \$338.00	05/16/10 \$338.00	08/16/10 \$338.00
12/16/09 \$338.00	03/16/10 \$338.00	06/16/10 \$338.00	09/16/10 \$338.00
			10/16/10 \$75.00

We will consider the account settled in full and the balance will be reduced to zero as soon as the final payment clears the bank. In the event a payment is returned to us by your bank or should a bank draft be dishonored for any reason, the foregoing payment agreement shall become null and void. Should you have any questions, please contact me at:

Sincerely



Notices:

- This is an attempt to collect a debt, and any information obtained will be used for that purpose.
- Due to Federal government tax laws, a 1099C form will be sent in the event that \$600 or more of principle balance is written off.