



**Collection**  
Protection Group

Section 3

**DEBT  
SETTLED FOR  
PENNIES ON  
THE DOLLAR!**

**Average Settlement is 19%  
Documented Fact!**



9321 Olive Blvd.  
St. Louis, MO 63132

1/07/2010

██████████  
1527 Dale Mabry Hwy  
Ste 104  
Lutz, FL 33548-3031

Re: Account Number: 4013988 ██████████

Dear ██████████,

U.S. Bank would like to offer settlement on the account ending in ██████████ that currently has a balance of \$ 11,158.58. We would like to present an offer of \$ 1,115.85 (10 %) that can be broken up into 3 installments processed by check over the phone with no check fee. This offer will expire 1/29/2010. So please respond to this offer as soon as possible.

Thank you.

Kelsey  
Settlement Specialist  
1-314-810-5900  
Fax # 314-216-4145  
Ext. 156-0575

**Wells Fargo Servicing Center**  
Home Equity Payment Processing  
MAC B6955-01B  
PO BOX 31557  
Billings, MT 59107-9900



September 15, 2009

██████████  
6047 TYVOLA GLEN CIR  
CHARLOTTE, NC 28217-6431

Re: Wells Fargo Acct. No. 83765029191 ██████████

Dear ██████████:

This letter is to offer you a settlement of amounts owed on the above-referenced account (the "Account"). The current balance of the Account is \$39,699.52. Wells Fargo will agree to accept 15% of the current balance, or \$5,954.93, in full settlement of the obligation. The remaining balance of the obligation would be forgiven. If you wish to take advantage of this offer, please remit the settlement amount of \$5,954.93 to our office at the address above by September 30, 2009.

Additionally, if you accept this settlement offer, Wells Fargo will report the Account to the credit bureau reporting agencies to which it reports, as a charged-off account that was paid in full for less than the full balance. Please be advised upon receipt of good settlement funds, Wells Fargo will release its lien.

If you wish to speak with a collection account representative, please call us at 1-866-249-5075 Monday through Thursday 8:00 am to 9:00pm CST and Friday 8 a.m. to 4:30 p.m. CST.

Sincerely,

Wells Fargo  
Collection Servicing

Please be advised that the Internal Revenue Service ("IRS") requires financial institutions to annually report to the IRS all debts in excess of \$600 that were discharged by the financial institution. The proposed settlement may result in a discharge of more than \$600 of the balance due on the Account. Therefore, if you agree to the above-referenced settlement, we may be required to report the discharged amount to the IRS. Please contact your tax advisor with any questions.

The laws of some states require us to inform you that this communication is an attempt to collect a debt and that information obtained will be used for that purpose.

HEQCDSL

ATTORNEYS AT LAW  
80 MINUTEMAN ROAD  
ANDOVER, MA 01810  
Tel. (800) 370-2251 / (978) 686-2255  
NY CITY RESIDENTS ONLY CALL (877) 368-4531

Paul W. Zwicker  
MA Bar  
Robert W. Thuoote  
MA Bar  
William H. Harris  
MA & NY Bars  
Mirella H. Vartanian  
MA Bar  
Barbara A. Carnevale  
MA Bar  
Jennifer L. Bockstater  
MA Bar  
Trevor Clement  
MA Bar  
Eleanor Margreaves  
MA & NY Bars  
Eric M. Reseck  
MA Bar  
James Ballentine  
MA Bar  
Raymond J. Lee  
CA Bar  
Eric Jun  
CA Bar  
Arthur Testimond  
CA, MA & NY Bars  
Marie Hoffmann  
CA Bar  
Andrew J. Dick  
NY & FL Bars  
Janell Duncan  
TN, OH & KY Bars  
Richard Gabelman  
KY & OH Bars  
Denise D. Arnold  
CA & WY Bars  
Cecily J. McLeod  
CA Bar  
Tamar D. Starks  
CA Bar  
Dwight Baylor  
AZ, NY & VA Bars  
Sarah De La Rosa  
AZ & NY Bars  
M'Con Van Ess  
AZ Bar  
Brian Salvary  
FL Bar  
G. Michael Samples II  
FL Bar  
MyXuan McClure Kostel  
IL Bar  
Michael S. McDonald  
IL Bar  
Christopher D. Osborn  
TX Bar  
Megan D. Nagreiter  
CA & TX Bar  
Kenneth L. Bryant  
TX Bar  
Sharon M. Pawley  
MI Bar  
Traci L. Kern  
MI Bar  
Andrew S. Lomer  
MD, DC, VA, & WY Bars  
Gregory B. Walz  
MD & DC Bars  
Joseph O. Moreno  
VA Bar  
Kevin M. Hughes  
CT & MA Bars

January 26, 2010

[REDACTED]  
Parkland, FL 33076

RE: Bank of America  
[REDACTED] 2, 3, 4  
Account Number: 74982999 [REDACTED]  
Original Account No.: 7498287 [REDACTED]  
Current Account Balance: \$21,475.93

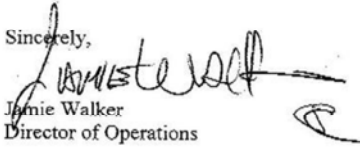
Dear Ms. [REDACTED]

This letter will confirm that our client, Bank of America, has agreed to accept \$3,500.00 as settlement in full of the above-referenced account. This settlement is conditioned upon receipt by this office of a check in the amount of \$3,500.00 due on or before January 28, 2010.

Upon timely receipt of said payment and the successful negotiation thereof, this office shall advise our client that the account is settled in full. Thereafter, in due course, our client will notify the appropriate credit reporting agencies of the accounts settled status.

If the payment of the settlement amount is not made on or before the dates stated above, acceptance of your settlement offer is withdrawn. If you have any questions or concerns, please contact your account manager.

Sincerely,

  
Jamie Walker  
Director of Operations

JW/tas/KY/tr/898/TR

Bank of America may be required by law to report this settlement to one or more taxing authorities. The Bank makes no representation about tax consequences this may have or any reporting requirements that may be imposed on the Bank. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement."

1. This firm is a debt collector.



VALENTINE AND KEBARTAS, INCORPORATED  
15 UNION ST., LAWRENCE, MA 01840  
VOICE: (800) 731-7766

December 20, 2010

██████████ WAYNE T  
NOVATO CA 94947-

RE: Chase Bank USA, N.A.  
ACCOUNT NUMBER: ending in 4833  
VKI# 11331513  
Current Balance: \$ 21,469.79  
Settlement offer: \$4,294.00

Dear Mr. ██████████

Valentine and Kebartas, Inc. as a legally authorized representative of Chase Bank, USA, N.A. is offering a settlement on the aforementioned account.

We are prepared to provide a full release of this liability for the sum of Four Thousand Two Hundred Ninety Four Dollars and Zero Cents (\$4,294.00).

Terms of offer:  
\$600.00 due 12/27/2010 by 12noon  
\$3,694.00 due 01/20/2011

Upon successful negotiation of funds, this will represent a settlement in full and our client will update your credit report accordingly.

Please call Shirley Mejia at 1-800-731-7766 ext 389 to secure funds.

Sincerely,

Cami Tabibian,  
Collections Manager  
800-731-7766 ext 287

*Chase Bank USA, NA is required by the IRS to provide information about certain amounts that are discharged as a result of a cancellation of a debt on a form 1099C. If Chase Bank USA, NA is required to notify the IRS, you will receive a copy of the form 1099C that is filed with the IRS.*

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

From:

12/08/2010 11:21

#377 P.002/002



December 8<sup>th</sup>, 2010  
Thomas [REDACTED]  
Roseville, CA 95661-5980

Dear Thomas [REDACTED]

**Re: Bank of America**  
**Listed Balance:** \$12,820.43  
**Original Account Number:** [REDACTED] 5486  
**Account Number:** [REDACTED] 14005

**E.D.P. #: 074146642**

Your account has been placed with Collectcorp Corporation for collection. This will verify that we agree to accept \$2,564.00 due 12/9/10 as settlement in full on the above noted Bank of America account.

Upon clearance of the above noted funds, a second letter will be issued as an unconditional verification that the above stated amount was received, has been cleared and is accepted as settlement of the above noted account.

Cash, Certified Check, Money Order, Autoscribe, Western Union or Direct Pay must be received in our office on or before the above noted dates or the offer will be considered null and void.

The Internal Revenue Service requires the creditor to provide it with information about amounts \$600.00 or more that are discharged as a result of a cancellation of debt. If the amount the creditor will discharge when the final payment of your settlement is received is \$600.00 or more the creditor will be required to notify the IRS of the discharge amount. You will receive a copy of the form 1099C that will be filed with the IRS.

If you have any questions or concerns regarding this settlement please contact Luke Jayasuriya at 877.433.7012 Ext. 8674.

We trust the above is to your satisfaction.

Yours truly,  
COLLECTCORP CORPORATION

A handwritten signature in black ink, appearing to read 'Luke Jayasuriya', written over a printed name and title.

Luke Jayasuriya  
Collection Manager

THIS HAS BEEN SENT TO YOU BY A DEBT COLLECTOR

This is an attempt to collect a debt.  
Any information obtained will be used for that purpose.

COLLECTCORP CORPORATION

455 North 3<sup>rd</sup> Street, Suite 260, Phoenix AZ 85004  
TEL. 1 - 877 - 219 - 8076 FAX (763) 354-2698

726 Exchange Street, Suite 700  
Buffalo, New York 14210



**CAPITAL MANAGEMENT SERVICES, LP**  
726 Exchange Street - Suite 700, Buffalo, NY 14210  
Office Hours: M-Th 8 a.m. - 11 p.m. ET  
Fri 8 a.m. - 10 p.m., Sat 8 a.m. - 4 p.m. ET  
Sun 9 a.m. - 1 p.m. ET  
Toll Free: 1-877-219-6605, Fax: (716) 852-1620

Reference# 057067784



T125 P1\*\*\*\*\*AUTO\*\*3-DIGIT 917

BALDWIN PARK, CA 91706-4267

Current Creditor: Chase Bank USA, N.A.  
Account #: 42668411608  
Balance: \$16511.32

March 05, 2010

Dear [REDACTED]

This letter serves as confirmation that as duly authorized representatives of Chase Bank USA, N.A., Capital Management Services, LP, has agreed to accept less than the full balance due, as settlement on the above-mentioned account.

This settlement shall be in the total amount of \$3,302.26. One-half of \$3,302.26, in the amount of \$1,651.13 is due in this office 10 days from receipt of this letter; and the remaining settlement balance in the amount of \$1,651.13 is due in this office 10 days following the first payment. We are not obligated to renew this offer.

Upon clearance of sufficient funds, our records will be updated to reflect that the above account has been satisfied.

You may send the settlement payment to Capital Management Services, LP, at 726 Exchange Street, Suite 700, Buffalo, NY 14210. Our representatives are trained to offer assistance regarding this obligation. For account inquiries, you may contact Capital Management Services, LP, by calling 1-877-219-6605 Mon. through Thurs. 8 am to 11 pm ET, Fri. 8 am to 10 pm ET, Sat. 8 am to 4 pm ET, or Sun. 9 am to 1 pm ET. You may also make payments online at: [www.cms-trans.com](http://www.cms-trans.com).

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

**ADDITIONAL INFORMATION FOR CALIFORNIA RESIDENTS**

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. 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 to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

PLEASE DETACH COUPON & RETURN WITH YOUR PAYMENT  
1 of 2  
Capital Management Account Number: 4266841160806368  
Reference Number: 057067784  
Payment Amount: \$1,651.13  
Mail Payment to:  
Capital Management Services, LP,  
726 Exchange Street, Suite 700  
Buffalo, NY 14210

PLEASE DETACH COUPON & RETURN WITH YOUR PAYMENT  
2 of 2  
Capital Management Account Number: 4266841160806368  
Reference Number: 057067784  
Payment Amount: \$1,651.13  
Mail Payment to:  
Capital Management Services, LP,  
726 Exchange Street, Suite 700  
Buffalo, NY 14210

Correspondence Dept  
P.O. BOX 15298  
Wilmington, DE 19850-5298



MARK [REDACTED]  
[REDACTED]  
WILMINGTON, NC 28412

4104-1400-2012-[REDACTED]  
03/29/2010

Total Balance: \$3743.63

DEAR MARK [REDACTED]

We are pleased we found a settlement that works for you. This letter confirms that we agreed to settle your credit card account for \$675.00. As a result of this settlement, you will benefit from all these advantages:

You will only pay \$675.00, a significant savings over the full balance. We will stop all attempts to collect. Upon conclusion of the settlement, we will report your account to the national credit bureaus as settled with a remaining balance due of zero (0.00).

To accept this offer, please send your payment(s), as follows:

Payment Amt: \$675.00 DUE BY 03/31/2010

Payment Amt: \$

Payment Amt: \$

Payment Amt: \$

The total settlement amount must be received within the agreed timeframe. If you do not complete your settlement arrangement on time, this agreement will become null and void. We will continue our collection efforts.

We have the following convenient payment options available for you:

Electronic Payment

Provide your Checking Account information over the phone, free of charge by calling 1-866-260-5557

Regular Payment Address

Cardmember Service  
P.O. Box 94014  
Palatine, IL 60094-4014

Overnight Address

(FedEx, UPS)  
Cardmember Service  
2500 Westfield Dr.  
Elgin, IL 60123

Please call us toll free at 1-866-260-5557 if you have any questions about your settlement agreement. We look forward to settling your account.

Sincerely,

ADRIAN T. DORSEY II,  
Internal Recovery Unit



Correspondence Dept  
P.O. BOX 15298  
Wilmington, DE 19850-5298



MARK [REDACTED]  
[REDACTED]  
WILMINGTON, NC 28412

4246-3151-5994 [REDACTED]  
03/29/2010

Total Balance: ~~\$44583.01~~

DEAR MARK [REDACTED]

We are pleased we found a settlement that works for you. This letter confirms that we agreed to settle your credit card account for \$8025.00 . As a result of this settlement, you will benefit from all these advantages:

You will only pay \$8025.00, a significant savings over the full balance. We will stop all attempts to collect. Upon conclusion of the settlement, we will report your account to the national credit bureaus as settled with a remaining balance due of zero (0.00).

To accept this offer, please send your payment(s), as follows:

Payment Amt: \$8025.00 DUE BY 03/31/2010

Payment Amt: \$

Payment Amt: \$

Payment Amt: \$

The total settlement amount must be received within the agreed timeframe. If you do not complete your settlement arrangement on time, this agreement will become null and void. We will continue our collection efforts.

We have the following convenient payment options available for you:

<u>Electronic Payment</u>	<u>Regular Payment Address</u>	<u>Overnight Address</u> (FedEx, UPS)
Provide your Checking Account information over the phone, free of charge by calling 1-866-260-5557	Cardmember Service P.O. Box 94014 Palatine, IL 60094-4014	Cardmember Service 2500 Westfield Dr. Elgin, IL 60123

Please call us toll free at 1-866-260-5557 if you have any questions about your settlement agreement. We look forward to settling your account.

Sincerely,  
  
ADRIAN T. DORSEY II,  
Internal Recovery Unit

Apr. 7. 2010 3:35PM

No. 7716 P. 2/2

**THE BRACHFELD LAW GROUP, PC**

BRACHFELD LAW GROUP  
880 Apollo Street  
SUITE 155  
El Segundo, CA 90245

RE: 418586800 [REDACTED] Washington Mutual  
File #: 10068142

April 7, 2010

Total Balance Due: \$3,645.90

Amount Enclosed: \_\_\_\_\_

[REDACTED]

Dear Sir/Madam,

This letter shall serve to confirm that our client has agreed to settle the above referenced account for a total payment of \$729.16. Your final payment must be received on or before April 13, 2010. If payment is not received by 5 P.M. on that date, this offer is withdrawn.

If you take advantage of the above settlement offer to avoid future collection activity on your account, upon receipt of the full settlement funds, honored by our bank, we will consider this account resolved. In the event this settlement offer is not accepted, our client reserves the right to offer a different settlement proposal at a later date.

As of the date of this letter, you owe the total amount due listed above. Because of interest, late charges, and other charges that may vary from day to day, the total amount due on the day you pay may be greater. Hence, if you do not accept this offer, and choose to pay at a later date, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, write us or call our office toll free at 888-856-2120.

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account.

**Send your payments to:**  
Brachfeld Law Group  
P.O. Box 421088  
Houston, TX 77242-1088

**Send overnight delivery to:**  
Brachfeld Law Group  
800 W. Sam Houston Parkway  
South  
Suite 200  
Houston, TX 77042

**Send Correspondence to:**  
Brachfeld Law Group  
880 Apollo Street  
Suite 155  
El Segundo, CA 90245

**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.**

From: M.R.S. ASSOCIATES, INC.

04/16/2010 13:18 #295 P.002/002



MRS Associates  
1930 Olney Ave  
Cherry Hill, NJ 08003

800-932-5573

---

Friday, April 16, 2010

██████████  
6047 TYVOLA GLEN CIR  
CHARLOTTE, NC 28217-6431

Account Information:  
Our Client: CHASE BANK USA, N.A.  
Client Acct: \*\*\*\*\*5923  
MRS Acct: 1188720  
Account Balance: \$18,239.03  
Settlement Amount: \$3,300.00

Dear PAUL ██████████

Pursuant to our telephone conversation of Friday, April 16, 2010, M.R.S. Associates Inc., has been retained to serve as agents on behalf of CHASE BANK USA, N.A.. Effective immediately, M.R.S. Associates Inc. has been authorized to accept \$3,300.00 as settlement on the above referenced account if consummated on or before Thursday, April 29, 2010. Upon receipt of \$3,300.00, you will be released of any further obligation to CHASE BANK USA, N.A. regarding the above referenced account.

**Settlement is to be paid as follows:**

\$3,300.00 is to be sent to MRS Associates, 1930 Olney Ave Cherry Hill, NJ 08003 on or before Thursday, April 29, 2010 via check by phone. Upon completion of your settlement, your credit will be amended to reflect a settled account.

Chase Bank USA, NA is required by the IRS to provide information about certain amounts that are discharged as a result of a cancellation of a debt on a form 1099C. If Chase Bank USA, NA is required to notify the IRS, you will receive a copy of the form 1099C that is filed with the IRS.

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

*Office Hours: Mon - Fri: 8:00 AM to 9:00 PM ET, Sat 8:00 AM to 12:00 PM ET*

Sincerely,

MRS Associates, Inc.

Northstar Location Svc Fax: 7165656928

Jun 20 2011 03:49pm P002/002

4285 Genesee Street  
Cheektowaga, NY 14225-1943  
RETURN SERVICE REQUESTED

**NORTHSTAR  
LOCATION SERVICES, LLC**

1-866-224-9822  
Hours Mon-Thur 8AM-10PM EST,  
Fri 8AM-8PM, Sat 8AM-4PM EST

201100000350315

BOYNTON BEACH FL 33426

RE: Discover Bank  
CLIENT REF#: \*\*\*\*\*5666  
DATE: 06/20/11  
BALANCE: \$11,708.98  
SETTLEMENT DUE: \$2,927.25

This letter serves as confirmation that, as the duly authorized representative for Discover Bank, we have agreed to accept less than the full balance due as settlement on the above mentioned account. The settlement as offered shall be in the total amount of \$2,927.25 is due in our office by 06/30/11. Upon clearance of funds, the aboved mentioned account will be closed as settlement in full.

Please contact a Northstar Representative toll free at 1-866-224-9825 or direct dial our Remittance Department at 1-866-224-9825 to make your payment. Please be advised that if this item does not clear through your bank, this settlement offer will be considered null and void.

Federal law requires that we inform you this communication is from a professional debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Payment website: <https://www.gotonls.com>

To ensure proper credit, return this portion with your payment

201100000350315 DISC 13NS

BOYNTON BEACH FL 33426

RE: Discover Bank  
CLIENT REF#: \*\*\*\*\*5666  
BALANCE: \$11,708.98  
DATE: 06/20/11  
SETTLEMENT DUE: \$2,927.25

Northstar Location Services, LLC  
Attn: Financial Services Dept.  
PO Box 49  
Bowmansville, NY 14026-0049

Amount Remitted: \_\_\_\_\_

**FREDERICK J. HANNA & ASSOCIATES, P.C.**  
*Attorneys at Law*

FREDERICK J. HANNA  
JAMES T. FREANEY  
LOUIS R. FEINGOLD  
MICHAEL S. PESKIN  
ROBERT A. WINTER

1427 ROSWELL ROAD  
MARIETTA, GA 30062  
FAX: (770) 980-0528  
TOLL FREE: (866) 949-6996

JOSEPH C. COOLING  
SCOT W. GROGHAN  
CLAYTON D. MOSELEY  
S. LOUIS SCHIAPPA  
DANIEL A. GREENE

April 5, 2011

[REDACTED]  
SANTA BARBARA CA 93110-2079

Re: CHASE BANK USA, N.A.

Reference: 4388523022093145  
Related Act#:  
Balance: \$48,108.54  
File No: 10488524

Dear [REDACTED]

This letter is in response to your conversation with this office on April 5, 2011, regarding the above mentioned debt. Please be advised my client has authorized this office to accept a total of \$9,500.00 as full settlement of this account. Since this adjustment represents a substantial reduction of this account, we must add the following stipulations to the proposed settlement agreement:

1. There will be (2) payments. This is a special one time offer approved by our client.
2. The first payment of \$4,750.00 must be received by April 15, 2011 and your final payment of \$4,750.00 must be received by April 26, 2011.

This settlement offer will become null and void if you fail to honor any of these stipulations. Your balance will revert back to its original amount, minus any payments paid thereon. Make payments payable to CHASE BANK USA, N.A. and write your account number on the cashier's check or money order only.

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,


William J. Lau  
Director of Operations


HOURS OF OPERATION ARE: MONDAY-FRIDAY 8AM-9PM EST  
AND SATURDAY 8AM-1PM EST

"THIS IS A COMMUNICATION FROM A DEBT COLLECTOR"

**SAGE CAPITAL RECOVERY**  
1040 Kings Hwy N., Cherry Hill, NJ 08034  
866-757-SAGE (7243)  
856-773-0314 Fax

Office Hours: 8am-9pm Mon-Thu, 8am-5pm Fri and 8am-12pm Sat EST

  
ANTIOCH, CA 94531

**Account Number:** 42463151   
**Creditor:** Pinnacle Credit Services  
**Reference Number:** 496457  
**Amount Owed:** \$ 24,077.57  
**Settlement Offer:** \$6,000.00  
**Original Creditor:** Chase Bank

August 10, 2011

Dear Gabriel:

Sage Capital Recovery has been retained by Pinnacle Credit Services to recover the outstanding amount owed to them on the above referenced debt. In an effort to work with you towards reaching a cooperative resolution to this matter, our client has authorized us to accept a reduced amount in order to reach a final settlement. To take advantage of this offer, we must receive \$6,000.00 due by August 10, 2011. Upon clearance of your payments you will satisfy your legal and financial obligation to Pinnacle Credit Services as it pertains to the above referenced account. Also at that point we will advise our client to update the major reporting agencies. This offer may not be renewed. If this arrangement is not honored within the parameters specified, the offer will become void. A release letter is available upon request after 30 days from the date of payment.

Should you have any questions or require additional information, please contact me directly at 866-757-7243 x515.

Sincerely,  
Jason Lane

*This is an attempt to collect a debt and information obtained will be used for that purpose.*

Northstar Location Svc Fax:7165656828

Dec 27 2011 11:51am P002/002

4285 Genesee Street  
Cheektowaga, NY 14225-1943  
RETURN SERVICE REQUESTED

**NORTHSTAR  
LOCATION SERVICES, LLC**  
866-610-2731  
Hours Mon-Thur 8AM-10PM ET,  
Fri 8AM-8PM ET, Sat 8AM-2PM ET

201100000511939  
[REDACTED]  
WOODLAND CA 95776

CREDITOR: FIA CARD SERVICES, N.A.  
ORIG. ACCT#: \*\*\*\*\*1588  
ACCOUNT#: \*\*\*\*\*3402  
DATE: 12/27/11  
BALANCE: \$9,713.91  
SETTLEMENT DUE:\$1,500.00

This letter serves as confirmation that, as the duly authorized representative for FIA Card Services, the issuer of your Bank of America credit card, we have agreed to accept less than the full balance due as settlement on the above mentioned account. The settlement as offered shall be in the total amount of \$1,500.00 is due in our office by 12/28/11. Upon clearance of funds, the aboved mentioned account will be closed as settlement in full. We are not obligated to renew this offer.

Please contact a Northstar Representative toll free at 1-866-610-2731 or direct dial our Remittance Department at 1-866-610-2731 to make your payment. Please be advised that if this item does not clear through your bank, this settlement offer will be considered null and void.

As a result of this settlement, if the amount forgiven or cancelled on this debt equals or exceeds \$600, the IRS may require Bank of America to report the amount forgiven or cancelled on a Form 1099-C. You will receive this form for the year in which the settlement is completed. If you want advice about the potential tax consequences that may result from this settlement, Bank of America recommends that you consult a tax professional of your choosing. The Bank does not make any representations about the tax consequences that this settlement may have for you or any reporting requirements that may be imposed on the Bank.

Federal law requires that we inform you this communication is from a professional debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Payment website: <https://www.gotonls.com>

To ensure proper credit, return this portion with your payment

201100000511939 BOA TRT1  
[REDACTED]  
WOODLAND CA 95776

CREDITOR: FIA CARD SERVICES, N.A.  
ORIG. ACCT#: \*\*\*\*\*1588  
ACCOUNT#: \*\*\*\*\*3402  
BALANCE: \$9,713.91  
DATE: 12/27/11  
SETTLEMENT DUE:\$1,500.00

Northstar Location Services, LLC  
Attn: Financial Services Dept.  
4285 Genesee Street  
Cheektowaga, NY 14225-1943

Amount Remitted: \_\_\_\_\_

**LUSTIG, GLASER & WILSON, P.C.** *Attorneys at Law*

P.O. Box 9127, Needham, Massachusetts 02492-9127 / Tel (781) 449-3000 / Fax (781) 449-6600

63C833

January 31, 2011

[REDACTED]  
Suite 202  
Margate, FL 33068

Re: FIA Card Services, N.A.  
v. [REDACTED]  
Account No.: 546632099 [REDACTED]  
File No.: 63C833  
Brockton District Court  
Civil Action No. 1015 CV 1164  
Current Balance: \$32,551.50

Dear Sir or Madam:

Please be advised that our client has agreed to accept the sum of \$6,200.00 in full settlement of the above account provided said amount is received by our office on or before February 28, 2011. Upon receipt of the settlement amount we will advise the Court that the claim has been satisfied and will dismiss all pending action.

Be aware that in the event the full amount of the settlement is not received in a timely fashion, the settlement shall be deemed null and void and any funds received will be applied against the full balance due on the account.

Payments that are to be made by an overnight delivery service should be addressed to the attention of Kenneth C. Wilson, Esq. at: Lustig, Glaser & Wilson, P.C., 140 Kendrick St., Building C - 3rd Floor, Needham, MA 02494.

Very truly yours,

Brian Hogencamp

ACL600P1-PAYOFFDN



DEC-17-2010 13:36

UCB INC



P.O. Box 1418  
Maumee, OH 43537  
(888) 861-7707

December 17, 2010

[REDACTED]  
Margate, FL 33068

Via facsimile: 561-536-0406

Chase Bank U.S.A., N.A. Account Number Ending in: 4061  
UCB Account Number: 80191179  
Balance: \$9,448.54

Dear Wayne [REDACTED]

United Collection Bureau, Inc., acting on behalf of Chase Bank U.S.A., N.A., will accept two thousand two hundred dollars 00/100 (\$2,200.00) as settlement in full on the above referenced account if the terms of payment listed below are met.

**Terms:**

Payment #1 Amount: \$1,100.00  
Payment #2 Amount: \$1,100.00

Payment #1 Due Date: December 27, 2010  
Payment #2 Due Date: January 26, 2011

Total Amount of Payments \$2,200.00

This settlement is contingent upon clearance of funds. Thank you for your cooperation in resolving this matter. Please contact us with any questions or concerns you may have.

Sincerely,

A handwritten signature in black ink, appearing to read 'Christine Caggiano', is written over a printed name.

Christine Caggiano  
Director  
United Collection Bureau, Inc.  
1-888-861-7707

**Notice About Electronic Check Conversion:**

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

This is an attempt to collect a debt by United Collection Bureau, Inc., a debt collector.  
Any information obtained will be used for that purpose.

Chase Bank USA, NA is required by the IRS to provide information about certain amounts that are discharged as a result of a cancellation of a debt on a form 1099C. If Chase Bank USA, NA is required to notify the IRS, you will receive a copy of the form 1099C that is filed with the IRS.



MARGATE FL 33068-403352

New account number:
4888937992[REDACTED]
Old account number:
4888936057[REDACTED]

December 07, 2010

Dear [REDACTED]

The balance of \$9,046.82 on the above referenced account has been charged off as a bad debt. We would like to help you resolve this debt, which you remain obligated to pay by offering the following settlement agreement:

1. Bank of America agrees to accept a settlement amount of \$2,263.00 in certified funds as payment in full if received in this office by December 17, 2010. Upon receipt of this sum you will no longer be responsible for any remaining balance.
2. An updated credit report will be sent to the appropriate consumer reporting agencies reflecting that the account is settled, provided the terms of the settlement are kept.

Failure to satisfy your debt may force us to refer your account to a third-party collection agency, sell your account to a debt buyer, or place it with our attorney's office to recover the balance.

If the amount forgiven is equal to or greater than \$600.00, we are required by federal law (IRS section 6050P) to report this amount to the IRS and issue a 1099-C Form. You will receive this form for the year in which the settlement completed. If you have any questions regarding your personal taxes, we recommend that you consult a certified public accountant or other tax professional.

# FREDERICK J. HANNA & ASSOCIATES, P.C.

## *Attorneys at Law*

FREDERICK J. HANNA  
JAMES T. FREANEY  
LOUIS R. FEINGOLD  
MICHAEL S. PESKIN  
ROBERT A. WINTER

1427 ROSWELL ROAD  
MARIETTA, GA 30062  
FAX: (770) 980-0528  
TOLL FREE: (866) 949-6996

JOSEPH C. COOLING  
SCOT W. GROGHAN  
CLAYTON D. MOSELEY  
S. LOUIS SCHIAPPA  
DANIEL A. GREENE

April 5, 2011

[REDACTED]  
SANTA BARBARA CA 93110-2079

Re: CHASE BANK USA, N.A.

Reference: 4388523022093145  
Related Act#:  
Balance: \$48,108.54  
File No: 10488524

19.74%

Dear [REDACTED]

This letter is in response to your conversation with this office on April 5, 2011, regarding the above mentioned debt. Please be advised my client has authorized this office to accept a total of \$9,500.00 as full settlement of this account. Since this adjustment represents a substantial reduction of this account, we must add the following stipulations to the proposed settlement agreement:

1. There will be ( 2 ) payments. This is a special one time offer approved by our client.
2. The first payment of \$4,750.00 must be received by April 15, 2011 and your final payment of \$4,750.00 must be received by April 26, 2011.

This settlement offer will become null and void if you fail to honor any of these stipulations. Your balance will revert back to its original amount, minus any payments paid thereon. Make payments payable to CHASE BANK USA, N.A. and write your account number on the cashier's check or money order only.

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,

William J. Lau  
Director of Operations

*Gwen Deen*

HOURS OF OPERATION ARE: MONDAY-FRIDAY 8AM-9PM EST  
AND SATURDAY 8AM-1PM EST

" THIS IS A COMMUNICATION FROM A DEBT COLLECTOR "



marshall glatt <msglatt10@gmail.com>

**Requested Letter. Reference - 23539204-187**

1 message

**ARS National Services <NoReply@arsnational.com>**

**Mon, Mar 5, 2012 at 3:04 PM**

To: MSGLATT10@gmail.com



**ARS NATIONAL SERVICES, INC.**

PO Box 469046

Escondido, CA 92029-9046

Phone: (866) 879-1503 FAX: (866) 422-0765

New York City License #1020790

[www.PayARS.com](http://www.PayARS.com)

Monday, March 05, 2012

**ACCOUNT IDENTIFICATION**

Re: FIA Card Services N.A./Bank of America  
 FIA Card Services N.A., the issuer of your Bank of America credit card,  
 Account: \*\*\*\*\*1889  
 Original Account: \*\*\*\*\*8013  
 ARS Account No: 23539204  
 Balance: \$14,706.94

Dear: [REDACTED]

This letter confirms that ARS National Services, Inc. is duly authorized to accept **\$4,200.00** in Full Settlement of the above-referenced account. The settlement amount is due as follows:

Payment 01:	\$600.00	Due on:	Wednesday, March 07, 2012
Payment 02:	\$600.00	Due on:	Saturday, March 24, 2012
Payment 03:	\$600.00	Due on:	Saturday, April 21, 2012



Date: 11/21/2011

3000 Corporate Exchange Dr 5th floor, Columbus  
OH - 43231  
Toll Free (877) 375 6992  
Mon-Sat 8AM - 10PM EST

[REDACTED]  
Mahwah, NJ 07430-4507

Amount Due: \$36,918.70  
Allied Account #.: 54146748  
Client: HSBC Bank Nevada, N.A.  
Client Account#.: xxxxxxxxxxxx8621

Dear: [REDACTED]

Our Client has given us authority to settle your account for less than the total Amount Due. We have been authorized to accept \$7,383.00 as settlement on the Amount Due listed above.

Payment Due: 11/28/2011 for the amount of \$7,383.00

To take advantage of the settlement offer outlined above we must receive payment at the post office box referenced below no later than the close of business on date listed for that payment. After that time, we reserve the right to modify the settlement offer, or revoke the offer in its entirety. This is a limited opportunity and contingent upon the clearance of your good funds.

Please contact our office at the telephone number listed below should you wish to initiate a payment via the telephone. Please have this letter available when you call.

Sincerely,  
Allied Interstate, Inc.  
(877) 375-6992

**We are a debt collector attempting to collect a debt and any information obtained will be used for that purpose. If your financial institution rejects or returns your payment for any reason, a service fee the maximum permitted by applicable law may be added to your Amount Due.**

**Notice: SEE REVERSE SIDE FOR OTHER IMPORTANT INFORMATION**

**(Detach and return with payment)**

Undeliverable Mail Only:  
P.O. Box 1954  
Southgate, MI 48195-0954

Date: 11/21/2011  
Account#: 54146748  
Client: HSBC Bank Nevada, N.A.  
Amount Due: \$36,918.70

Allied Interstate, Inc.  
PO Box 361774  
Columbus, OH 43236

Law Offices  
**Pollack & Rosen**  
Professional Association

800 Douglas Road  
North Tower, Suite 450  
Coral Gables, Florida 33134  
Tel.: (305) 448-0006  
Fax (305) 569-0101

[REDACTED]  
1337 Dale Mabry Hwy Ste 101  
Lutz, Fl. 33548

August 4, 2011

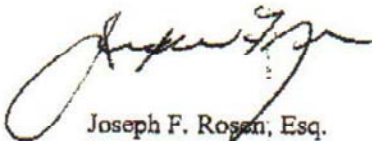
<b>Our Client:</b>	FIA Card Services, N.A.
<b>Debtor:</b>	[REDACTED]
<b>Client #</b>	4888931144428088
<b>Balance Due:</b>	\$22,716.68
<b>Settlement:</b>	\$5,600.00

24.65%


Dear [REDACTED]

This letter will serve to acknowledge that our client has agreed to accept the amount noted as a settlement in full. Your payment should be in our office no later than August 26, 2011. Please make your check payable to Pollack & Rosen, P.A. Trust Account. For proper identification, make sure to place our file number **1946319** on the face of the check. If any additional information is needed, feel free to contact the Account Representative whose name is listed below.

Very truly yours,



Joseph F. Rosen, Esq.  
Pollack & Rosen, P.A.

Your account representative is:  Ext. 249  
We can do check by phone today.

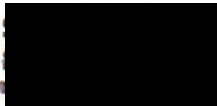
**This communication is from a debt collector.**

Bank of America may be required by law to report this settlement to one or more taxing authorities. The Bank makes no representation about tax consequences this may have or any reporting requirements that may be imposed on the Bank. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement.



**MERCANTILE**  
*Innovative Solutions. Exceptional Results*

November 23, 2010



Clifton, NJ 07011

Client: **Bank of America**  
Reference: **14610999**  
Account # **XXXX-XXXX-XXXX-8942**  
Balance: \$ **8,165.75**

~~PAID~~  
8829

~~230-8444~~

Dear Mr. ~~\_\_\_\_\_~~

This letter is to confirm that Mercantile Adjustment Bureau, LLC., as duly authorized agent for Bank of America, agrees to accept **\$1,230.00** as settlement in full of the above referenced account. Payment is due as follows:

**\$1,230.00 due on or by November 30, 2010**

Upon clearance of funds the above mentioned account will be considered "Settled in Full" and updated accordingly to the credit reporting agencies.

Bank of America may be required by law to report this settlement to one or more taxing authorities. The bank makes no representation about tax consequences this may have or any reporting requirements that may be imposed on the bank. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement

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

Sincerely,

James H Regelin III

**Mercantile Adjustment Bureau, LLC**

Po Box 9106 Williamsville, NY 14231 Phone: 585-328-2200 Fax: 585-463-2090 Toll Free: 800-836-0592  
6390 Main St Williamsville, NY 14221 Phone: 716-929-8200 Fax: 716-929-8251 Toll Free: 877-480-7094

*American Collectors Association Member*

216 463-2058  
col T.6.21

THE LAW OFFICES  
OF  
MRD, PLLC

[REDACTED] 1

DATE: April 17, 2012

Re: US BANK-~~TEEE~~  
Acct # 4692278565659280  
File: 46256

Balance: \$10,811.71  
Settlement: \$1,550.85 14.34%<sup>1/6</sup>

Dear [REDACTED]

The Law Offices of MRD, PLLC has contacted you regarding a settlement on the above mentioned account. Your settlement of \$1,550.85 must be secured in our office via debit or credit card on or before April 17, 2012 by 6pm EST. Your payment(s) would be as follows:

<u>Amount Due:</u>	<u>Date Due:</u>
\$1,550.85	04/17/2012

Upon successful completion of your payment(s) the above referenced account will be considered legally paid and will be reported to the major credit reporting agencies if applicable. *To avoid possible legal proceedings, final payment must be made in our office on or before April 17, 2012. If a voluntary payment is not secured in our office on April 17, 2012 by 6pm EST, suit may be filed under applicable state and federal laws. If litigation is necessary you may be liable for all costs of the court.* If you have not made a payment please do so now by contacting our office to make acceptable arrangements on the balance in full.

*The Law Offices of MRD will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Federal law requires we notify you this is an attempt to collect a debt and any information obtained will be used for that purpose.*

Sincerely,

Mark R. Danna Esq.

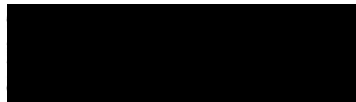
The Law Offices of MRD, PLLC  
556 S. Transit Rd. Upper  
Lockport, NY 14094  
Phone: 866-618-1333 Fax: 1-866-619-2905  
Website: lawofficesmrd.com



Chase (AZ1-2557)  
P.O. Box 71  
Phoenix, AZ 85001





February 17, 2012



SANTA BARBARA CA 93110

**Settlement Agreement Confirmation**

**Account:** 100900429400-  
**Account Balance:** \$414,346.73  
**Property Address:**   
SANTA BARBARA CA 93110

Dear Mortgagor(s):

We are writing to confirm our recent conversation regarding our agreement to accept a settlement on the account above. As agreed, the total amount due is **\$55,000.00**. This amount must be received in our office by no later than **2/28/2012**, or this offer becomes null and void.

**After we receive the required funds, we will release our current lien on the property and forgive any remaining deficiency balance on the account.**

You can send payments by wire transfer, using the following information.

Wire Account Name: JPMC Home Equity Loss Mitigation  
Wire Routing Number: 021000021  
Wire Account Number: 00009008113745

Please ensure that your account number and the word "**RECOVERY**" appear on the payment.

Please note that our acceptance of this settlement is reported to various credit bureau reporting agencies and could have an adverse effect on your credit rating. We report forgiveness of debt to the IRS. Proceeding with this transaction may have implications on your state or federal tax liability; please consult a tax advisor for additional information.

We appreciate your prompt attention to this matter. If you have questions, please call us at the telephone number listed below.

Sincerely,

ANA GERENA



# CREDITORS FINANCIAL GROUP, LLC

4230A Ridge Lea Rd, Suite 102, Amherst, NY 14228  
Tel 716-691-5700 Toll Free 877-298-2251 Fax 716 446 9498

12-14-11

[REDACTED]  
[REDACTED] HIGHWAY  
ODESSA FL 33556

7973763

RE: FIA CARD SERVICES N.A., THE ISSUER OF YOUR BANK OF AMERICA CREDIT CARD  
CURRENT ACCOUNT NUMBER \*\*\*\*\*2329  
ORIGINAL ACCOUNT NUMBER \*\*\*\*\*1590  
CFG ACCOUNT #: 7973763-B42  
BALANCE OWING: \$ 25254.99 *20%*

DEAR [REDACTED] SR,

THIS LETTER IS INTENDED TO CONFIRM THAT CREDITORS FINANCIAL GROUP HAS AUTHORIZATION TO ACCEPT \$5051.00 BY 12-19-11 AS SETTLEMENT IN FULL FOR THE ABOVE REFERENCED ACCOUNT. FAILURE TO COMPLY WITH THE TERMS AND CONDITIONS OF THIS SETTLEMENT OFFER WILL NULIFY THIS OFFER IN ITS ENTIRETY.

UPON CLEARANCE OF YOUR PAYMENT(S), THE ACCOUNT WILL BE CONSIDERED SETTLED IN FULL. YOUR SETTLEMENT AND RELEASE NOTICE IS PENDING RECEIPT OF YOUR PAYMENT.

THIS COMMUNICATION IS FROM A PROFESSIONAL DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

SINCERELY,  
CREDITORS FINANCIAL GROUP,

JOHANNA CHELTON  
COLLECTION CONSULTANT

  
MANAGERIAL AUTHORIZATION

As a result of this settlement, if the amount forgiven or cancelled on this debt equals or exceeds \$600.00, the IRS may require Bank of America N.A. to report the amount forgiven or cancelled on a Form 1099-C. You will receive this form for the year in which the settlement is completed. If you want advice about the potential tax consequences that may result from this settlement, Bank of America recommends that you consult a tax professional of your choosing. The Bank does not make any representations about the tax consequences that this settlement may have for you or any reporting requirements that may be imposed on the Bank.

BSIF:CPU

COLORADO OFFICE HOURS: 8:00 A.M. - 7:00 P.M. MONDAY THROUGH THURSDAY.  
8:00 A.M. - 5:00 FRIDAY. 7:00 A.M. - 11:00 A.M. SATURDAY

MAILING ADDRESS: 3131 SOUTH VAUGHN WAY, SUITE 110  
AURORA. COLORADO 80014



April 9, 2012

[Redacted]  
 [Redacted] Ct.  
 Wings Mill, MD 21117

RE: Settlement Agreement

Client: Bank of America  
 Account #: xxxxx-9900  
 Balance: \$14,035.21  
 Settlement: \$1404.00  
 Date due: 4/9/12

10%

Dear [Redacted]:

Our client, Bank of America, has agreed to settle the account listed above for the amount of \$1404.00. If the payment is not received by the end of business day on the due date or your check is returned for any reason, settlement offer is null and void. Once your payment has cleared the bank your account will be considered settled. Our client will be informed of the above referenced payment and amend your credit report to reflect the resolution of this matter.

As a result of this settlement, if the amount forgiven or cancelled on this debt equals or exceeds \$600, the IRS may require Bank of America to report the amount forgiven or cancelled on a Form 1099-C. You will receive this form for the year in which the settlement is completed. If you want advice about the potential tax consequences that may result from this settlement, Bank of America recommends that you consult a tax professional of your choosing. The Bank does not make any representations about the tax consequences that this settlement may have for you or any reporting requirements that may be imposed on the Bank.

Sincerely,  
 Clarence Bradwell  
 Debt Collector  
 Focus Receivables Management, LLC

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

1130 Northchase Parkway, Suite 150  
 Marietta, GA 30067  
 Main # 678.228.0000  
 Toll Free # 1.877.362.8766  
 FAX # 678.228.0018

**Please see reverse side for important information**



FINANCIAL RECOVERY SERVICES, INC.  
P.O. Box 385908  
Minneapolis, MN 55438-5908  
952-831-4800

Feb 1, 2012

FLE237

████████████████████  
824 MEADOW DR

MOLALLA, OR 97030-7346

CLIENT: CACH LLC  
CURRENT CREDITOR: CACH, LLC  
REGARDING: WELLS FARGO BANK, N.A.  
ACCOUNT NUMBER: 120016██████████8  
ORIGINAL ACCOUNT NUMBER: 89066281457410001  
BALANCE: \$ 23263.50 25%

WE ARE AUTHORIZED TO ACCEPT A SETTLEMENT ON THE ACCOUNT LISTED ABOVE FOR  
\$ 5815.87 PAYABLE ACCORDING TO THE FOLLOWING SCHEDULE OF PAYMENTS:

\$ 1000.00 PAYABLE ON 02/28/2012 \$ 300.00 PAYABLE ON 03/28/2012  
\$ 300.00 PAYABLE ON 04/28/2012 \$ 300.00 PAYABLE ON 05/28/2012  
\$ 3915.87 PAYABLE ON 06/28/2012

USE THE FOLLOWING ADDRESS FOR OVERNIGHT DELIVERIES:  
4900 VIKING DRIVE, EDINA MN 55435

WE ARE NOT OBLIGATED TO RENEW THIS OFFER. WHEN YOU HAVE SATISFIED THIS  
AGREEMENT, THE ACCOUNT WILL BE CONSIDERED SETTLED IN FULL AND YOU WILL BE  
RELEASED OF ALL LIABILITY RELATING TO THE ABOVE LISTED ACCOUNT. ONCE YOUR  
SETTLEMENT PAYMENT HAS BEEN PROCESSED, YOUR CREDIT REPORT WILL BE UPDATED  
BY THE CREDITOR TO REFLECT SETTLEMENT FOR LESS THAN THE BALANCE. THE  
CREDITOR IS REQUIRED TO REPORT ANY SETTLEMENT AMOUNT EQUAL OR GREATER THAN  
\$600 TO THE IRS. YOU SHOULD CONSULT INDEPENDENT TAX COUNSEL OF YOUR OWN  
CHOOSING IF YOU DESIRE ADVICE ABOUT ANY TAX CONSEQUENCES WHICH MAY RESULT  
FROM THIS SETTLEMENT.

SINCERELY,

AARON STARK  
COLLECTION MANAGER  
1-866-438-2055

FOR YOUR CONVENIENCE OUR OFFICE HOURS ARE MONDAY THROUGH THURSDAY 7AM TO  
8PM, FRIDAY 7AM TO 5PM AND SATURDAY 7AM TO NOON.

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE  
USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

4900 Viking Drive • Edina, MN 55435

# FULTON FRIEDMAN & GULLACE, LLP

COLLECTIONS, CONSULTING & LITIGATION

LICENSED IN AZ, CA, DC, FL, IL, MD, MI, NJ, NY, OH, PA, TN, TX & VA

P.O. Box 2123

Warren, MI 48090-2123

Toll Free: 1-877-496-4802

March 15, 2012

8461 LAKE WORTH RD STE 166  
LAKE WORTH FL 33467

Re: CHASE MANHATTAN / MBNA America Bank  
Original Creditor No.: XXXXXXXXXXXX-8514 / XXXXXXXXXXXX-5407  
FULTON, FRIEDMAN & GULLACE, LLP Account No.: 12-70698 / 12-60774 Case #: H27CC816  
Current Balance: \$35,265.40  
Current Balance: \$23228.21

Dear [REDACTED]:

Per our phone conversation on March 15, 2012, we came upon a settlement agreement of \$9,000.00 to settle the above mentioned account. A down payment of \$7000.00 is due on or before March 30, 2012. Six additional payments of \$333.00 are due on or before the 30th of each month thereafter. Payment must be received by said dates, and upon clearance of the agreed funds; and your written or verbal request, FULTON, FRIEDMAN & GULLACE, LLP will send you a paid account letter. If the said funds are not received by March 30, 2012, this offer will be null and void. Feel free to contact this office with any questions you may have.

**THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

*Abby Lane*  
Abby Lane  
Customer Contact Services Representative (Non-Attorney)  
Toll Free (877) 210-0647 Ext: 2677  
FULTON, FRIEDMAN & GULLACE, LLP

Please be advised that our client, Asset Acceptance, LLC, has requested that we include the following message.

**Important Disclosure**

Federal law prohibits certain methods of debt collection, and requires that we treat you fairly. You can stop us from contacting you by writing a letter to us that tells us to stop the contact or that you refuse to pay the debt. Sending such a letter does not make the debt go away if you owe it. Once we receive your letter, we may not contact you again, except to let you know that there won't be any more contact or that we intend to take a specific action.

If you have a complaint about the way we are collecting this debt, please write to us at PO Box 2123, Warren, MI 48090, email us at [consumercomplaints@fultonfriedman.com](mailto:consumercomplaints@fultonfriedman.com), or call us toll-free at 877-284-7493 between 9:00 am and 5:00 pm Eastern Standard Time, Monday - Friday

The Federal Trade Commission enforces the Fair Debt Collections Practices Act (FDCPA). If you have a complaint about the way we are collecting your debt, please contact the FTC online at [www.ftc.gov](http://www.ftc.gov); by phone at 1-877-FTC-HELP; or by mail at 600 Pennsylvania Ave., N.W., Washington, D.C. 20580.