

Cardmember Service

[Redacted]

[Redacted]

40% Offer

October 20, 2009

Account: [Redacted]
BALANCE: \$5506.80

Settlement Confirmation

Dear [Redacted]

We are pleased to confirm that we've agreed to settle your credit card account for \$2200.00. Our settlement brings you these three advantages:

- You will pay \$2200.00, a significant savings over the full balance that you owe us*.
- We will stop all efforts to collect.
- We will report your account to the national credit bureaus as "settled".

Here is your schedule of payments that you have agreed to:

First Installment:	Due Date: 10/27/2009	Payment Amount: \$550.00
Second Installment:	Due Date: 11/27/2009	Payment Amount: \$550.00
Third Installment:	Due Date: 12/07/2009	Payment Amount: \$550.00
Fourth Installment:	Due Date: 01/21/2010	Payment Amount: \$550.00

Please call 1-800-848-1551 toll-free to make payment arrangements, or you can mail us your payment to the address below. For your convenience, your first payment due will be given a 10-day grace period from the due date listed above. We must receive your payment before your grace period expires, or before the date your account is scheduled to charge off, whichever comes first. If you have any questions about your settlement agreement or, want to find out your charge off date, please call us at 1-800-848-1551.

If you don't make each required payment by its due date listed above, including any applicable grace period, we receive an insufficient payment, or your payment is returned for insufficient funds (NSF), our settlement agreement will terminate and your account will revert to the terms of your Cardmember Agreement. If you are removed from the settlement plan, we'll continue our collection efforts and any payments made to that point would be applied to your full balance. Any payments we receive, or any credits to your account, which are in addition to the installments above will be retained by us and applied against your full balance.

If you have not already done so, please destroy all the cards and convenience checks for your account as we have closed your account as part of the settlement agreement. We look forward to receiving your payment.

Sincerely,

[Redacted Signature]

P.S. Send your cashier's check or money order for your payment of (\$550.00) today to the address below.

[Redacted Address]

[Redacted Address]

* IRS requires us to provide them with information about certain amounts that are discharged as a result of a cancellation of a debt on a form 1099C. If we are required to notify the IRS you will receive a copy of the form 1099C that is filed with the IRS.

Settlement Summary



40% Offer

March 18, 2010

- Paul W. Zwickler
GA Bar
- Robert W. Thomas
GA Bar
- William H. Harris
GA & NH Bars
- Miranda H. Vartanian
GA Bar
- Barbara A. Carrovin
GA Bar
- Jennifer L. Bockstahler
GA Bar
- Trevor Clifton
GA Bar
- Eleanor Hugreaves
GA & NH Bars
- Eric M. Raczak
GA Bar
- Jenik Halaszinszky
GA Bar
- Raymond J. Lee
CA Bar
- Eric Lee
CA Bar
- Aring Tomasono
CA, GA & NH Bars
- Marc Hoffmann
CA Bar
- Andrew J. Dink
NY & FL Bars
- Jessie Dutton
IN, OH & KY Bars
- Robert Oshelton
KY & OH Bars
- Denise D. Arnold
CA & NY Bars
- Caitlin J. McLean
CA Bar
- Teresa D. Skafis
CA Bar
- Dwight Baylor
AZ, NY & VA Bars
- Beth De La Rosa
AZ & NY Bars
- McCart Van Der
AZ Bar
- Brian Bellway
FL Bar
- G. Michael Satchler II
FL Bar
- Myriam McClure Knell
FL Bar
- Michael S. McDonald
IL Bar
- Christopher D. Osborn
TX Bar
- Megan D. Haglmeier
CA & TX Bar
- Kendall L. Bryant
TX Bar
- Shannon M. Purley
MO Bar
- Traci L. Kern
MI Bar
- Andrew B. Lerner
MD, DC, VA & NY Bars
- Gregory B. Wals
MD & DC Bars
- Joseph O. Moore
VA Bar
- Kyle M. Haines
CT & VA Bars
- Ray D. Ruggiero
NJ & PA Bars
- Dorothy J. Smith
OR, WA, ID Bars
- Rebecca Auler
TN Bar



RE: Chase
 Account Number: [Redacted]
 Account Balance: \$ 10564.12

Dear [Redacted]

This letter will confirm that our client, Chase, has agreed to accept \$4,226.00 as settlement in full of the above referenced accounts. This settlement is conditioned upon receipt by this office of a check in the amount of \$4,226.00 on or before March 25, 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 there are any questions or concerns please contact your account manager.

Sincerely,
 [Redacted Signature]
 Account Specialist



1. This firm is a debt collector.
2. This firm is attempting to collect a debt and any information obtained will be used for that purpose.
3. Important notices appear on the back of this letter. Please read them as they may affect your rights.
4. Colorado residents: please read important notice on the back of this letter.