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# 40.1% Offer

02-15-10



RE: BANK OF AMERICA

REFERENCE #: [REDACTED]

CFG ACCOUNT #: [REDACTED]

BALANCE OWING: \$ 1745.25

DEAR CHRIS BRADDOCK,

THIS LETTER IS INTENDED TO VERIFY THAT WE, CREDITORS FINANCIAL GROUP, HAS BEEN AUTHORIZED TO ACCEPT \$700 BY 02/19/2010 AS SETTLEMENT IN FULL FOR THE ABOVE MENTIONED ACCOUNT. FAILURE TO COMPLY WITH THESE AGREED CONDITIONS WILL MAKE THIS OFFER NULL AND VOID.

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.

[REDACTED]  
COLLECTION CONSULTANT

MANAGERIAL AUTHORIZATION



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

