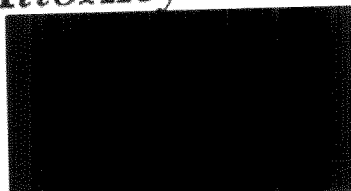


# FREDERICK J. HANNA & ASSOCIATES, P.C.

## Attorneys at Law

50% Offer

FREDERICK J. HANNA  
DENNIS E. HENRY  
JAMES T. FREANEY  
LOUIS R. FEINGOLD  
MICHAEL S. PESKIN



ROBERT A. WINTER  
JOSEPH C. COOLING  
SCOT D. GROGHAN  
CLAYTON D. MOSLEY  
S. LOUIS SCHIAPPA

February 26, 2010



Re: CHASE BANK USA, N.A.  
Reference: [REDACTED]  
Related Act#:  
Balance: \$16,178.47  
File No: [REDACTED]

Dear [REDACTED]

This letter is in response to your conversation with this office on February 26, 2010, regarding the above mentioned debt. Please be advised my client has authorized this office to settle this debt for the amount of \$8,089.24. Please have the funds in our office by March 23, 2010.

Upon clearance of your payment, this account will be satisfied as Settled in Full. Also, upon clearance of your payment, please allow 90 days for CHASE BANK USA, N.A. to update your credit profile to the appropriate status.

My client may be required by law to report this settlement to one or more taxing authorities. The client makes no representation about tax consequences this may have or any reporting requirements that may be imposed on them. 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 is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,

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 "