

Date: 30. 2009 5:41PM



I.C. SYSTEM, INC.



No. 5435 P. 2/3  
Mon-Th: 7A-9P Central Time  
Fri: 7A-4:30P Central Time  
Sat: 7A-1P Central Time

### 35% Offer



December 30, 2009  
Re: Settlement Offer \$ 495.00  
Creditor: Chase Bank, N.A.  
Account Number: [Redacted]  
Balance: \$1411.40 as of 12/30/2009

Dear [Redacted]

We appreciate your willingness to settle your account. This letter confirms the settlement arrangements we agreed to on 12/30/2009. If you pay at least the settlement amount shown above by the date(s) shown below, after your payment(s) clear, Chase Bank, N.A. will forgive the remaining balance on this account. They will submit a request to the credit bureaus to update your credit profile.\*

Follow the terms below to take advantage of this settlement agreement:

Payment(s)	Amount	Due Date	Method of Delivery
1	\$ 495.00	12/31/2009	Check by phone

Chase Bank, N.A. must receive your payments by the due dates referenced above. If you are mailing your payments, please allow 7 to 10 days for your payments to reach them. If you have already arranged for payments using pay-by-phone service, they will process your payments on the dates agreed to when your arrangement was booked. Please include your account number on all payments.

Please keep in mind, if they do not receive the agreed payments by the due dates, or if your payments do not clear, collection efforts will resume on the full balance due.

We are a debt collector attempting to collect a debt and any information obtained will be used for that purpose. If you have any questions, please call us at [Redacted]. Completing this arrangement is an important step on the road to financial health.

**See reverse side for important notices.**

Mailed payments must be sent to:



Sincerely,



If you make a payment larger than the settlement amount, please be advised the difference will not be refunded to you. The full payment will be applied toward your account balance.

When Chase Bank, N.A. discharges \$600 or more in principal on any account, they are required to file a form 1099-C with the Internal Revenue Service and they will provide you with a copy of the form.

\*Please allow up to 60 days for the credit bureaus to update their records.