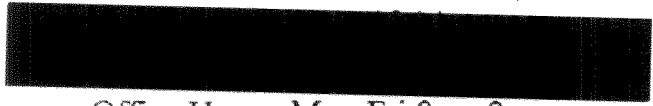


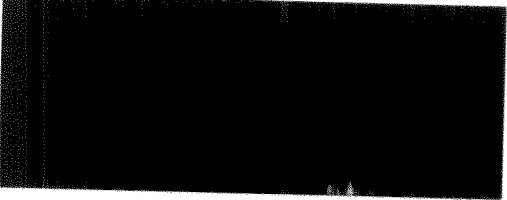
PALISADES COLLECTION, LLC



40% Offer

Office Hours: Mon-Fri 8am-8pm  
800-873-5648 (Tel) 201-308-9370 (Fax)

March 23, 2010



North Carolina Permit# 3804  
North Carolina Permit# 4145

New York City Department of Consumer Affairs License#1223521 (NJ office)  
New York City Department of Consumer Affairs License#1223513 (PA office)

Original Creditor: FIRST USA  
Previous Creditor: CHASE  
Current Creditor: Palisades Collection, L.L.C.  
Account #: [REDACTED]  
Debtor #: [REDACTED]  
Principal Balance: \$8,863.94  
Interest: \$2,794.76  
Total Due to Date: \$11,658.70  
SETTLEMENT BALANCE: \$4,663.48

For your convenience, you can pay online by going to [www.paypalisades.com](http://www.paypalisades.com)  
PIN: [REDACTED]

Dear [REDACTED]

As previously discussed, we agree to settle the above referenced account provided that payment of the settlement balance is received in this office no later than 03/31/10.

When we receive the settlement balance your account will be closed in our system and reported to all major credit bureaus as settled in full.

If payment of the settlement balance is not received in this office by the above date or if your bank does not honor your payment, we reserve the right to add interest to your account and our settlement agreement will be considered null and void.

If you have any questions, please contact the undersigned.



Palisades Collection, L.L.C.

P.S. If you are remitting funds via Federal Express, our physical address is:  
[REDACTED]

This correspondence is from a debt collector attempting to collect a debt. Any information obtained will be used for this purpose.

If you have recently filed a bankruptcy proceeding, please be aware that this letter is for informational purposes only. Please forward a copy of this letter to your counsel and/or the trustee, as appropriate, and refer them to a Palisades Collection, L.L.C. customer service representative at 8008735648

This collection agency is licensed by the Minnesota Department of Commerce  
Licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance  
For information about the Colorado Fair Debt Collection Practices Act, See [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA)