

**Western Mass. Credit Corp.**

Office Hours Monday - Thursday 8:30am - 8:00pm Friday 8:30am - 5:00pm Saturday 9:00am - 1:00pm

SETTLEMENT RELEASE AGREEMENT

44.9% Offer

December 31, 2009

NY CITY LICENSE

RE: Creditor: CITIZENS BANK FILE# [REDACTED]  
AMOUNT PLACED: \$5,013.01 Client Interest: \$.00  
TOTAL BALANCE DUE: \$5,013.01 TOTAL PAID \$.00  
Our File #: [REDACTED] Account #: [REDACTED]

Dear SIR OR MADAM:

ON BEHALF OF OUR CLIENT, CITIZENS BANK, WE HAVE AGREED TO ACCEPT A SETTLEMENT OF \$2,250.00 AGAINST YOUR BALANCE OF \$5,013.01. PLEASE SUBMIT YOUR PAYMENT IN THE FORM OF A CHECK BY PHONE PAYABLE TO "WMCC". BE SURE TO NOTE OUR FILE NUMBER ON THE DRAFT AND FORWARD YOUR PAYMENT TO THE ABOVE ADDRESS.

YOUR PAYMENT MUST BE RECEIVED NO LATER THAN 12/31/2009.

ONCE THE PAYMENT OF \$2,250.00 IS POSTED, YOUR ACCOUNT WILL BE MARKED "SETTLED FOR LESS THAN THE FULL BALANCE" THE CREDITOR ALSO AGREES TO CEASE FURTHER COLLECTION ATTEMPTS ON THE BALANCE AND WILL UPDATE ALL CREDIT BUREAUS AS THE SAME. ALL LIENS AND/OR TITLES WILL BE RELEASED UPON CLEARANCE OF FUNDS.

DETACH HERE AND RETURN WITH PAYMENT

ALL PAID LETTERS WILL BE MAILED UPON RECEIPT OF CERTIFIED FUNDS

CB02-053900 BAL \$2,250.00 PMT. ENCLOSED \$ \_\_\_\_\_

PLEASE CHARGE MY CREDIT CARD: M/C VISA AMERICAN EXPRESS

CARD # \_\_\_\_\_ AMT. \$ \_\_\_\_\_

EXP. DATE: \_\_\_\_\_ CARDMEMBERS NAME \_\_\_\_\_

SIGNATURE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

WESTERN UNION QUICK COLLECT- CODE CITY: WMASSCREDIT STATE: MA  
CALL JERRY WINTER EXT 104 TO CONFIRM YOUR PAYMENT WAS SENT.

SETTLED & CASHED

"THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE"

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

DEC-31-2009 10:27 From: WESTERN MASS CREDIT