



11-17-08

Buffalo Office Hours (Eastern Time):
8:00AM - Midnight Monday-Thursday
8:00AM - 9:00PM Friday
8:00AM - 5:00PM Saturday
9:00AM - 1:00PM Sunday

RE: CHASE BANK, N.A.
Reference #:
CI Account #:
Original Creditor (if applicable):
Balance Owing: \$ 3091.91

Creditors Interchange has agreed to settle your account for \$1300.00 which is 42.045% of your current balance. This settlement offer expires 11/28/08. We are not obligated to renew this offer. 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.

It is required that you call our office and speak with an associate prior to making your payment so that your payment can be processed toward a settlement. Failure to speak to an associate prior to making a payment may result in your payment being misapplied and not counting as a settlement payment.

If you should have any other questions relative to this settlement, our representative listed below is trained to offer assistance regarding this offer.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This is a communication from a debt collector.

Sincerely,

Dennis Bell

CPCOSIF:cpu

New York City Department of Consumer Affairs License #1168153

Creditors Interchange Receivable Management , LLC is a Delaware Limited liability company.