

Office Hours:
M-Th 8am-11pm est
Fri. 8am-10pm est
Sat. 8am-4pm est
Sun. 9am-1pm est

March 26, 2008

726 Exchange Street, Suite 700, Buffalo, NY 14210
Toll Free: 1-800-395-0460

Previous Creditor: CHASE MANHATTAN BANK USA, NATIONAL ASSOC
Current Creditor : Arrow Financial Services LLC
Account # :
Balance : \$5,779.03
Reference # : 034391080

***** SETTLEMENT OFFER *****

Fax attention:
Fax #: (000) 000-0000

Dear :

On behalf of our client, Arrow Financial Services LLC, Capital Management Services, L.P. is willing to accept less than the full balance due as a settlement on the above mentioned account. The settlement offer shall be \$2,200.00 due in our office no later than 03/26/08.

You may remit these settlement payments to Capital Management Services, L.P. 726 Exchange St. Suite 700, Buffalo, New York 14210 or call 1-800-395-0460 for other payment options.

Upon clearance of sufficient funds, our records will be updated to reflect that the above account has been satisfied.

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

Important information may be found on the back of this letter. We are required under state law to notify consumers of the following rights.

This list does not contain a complete list of the rights consumers have under state and federal law.