



P.O. Box 59207
Minneapolis, MN 55459
952-944-7575

5/13/09

RE: Chase Manhattan Bank USA, N.A.
ACCT:
BAL: \$36,070.69

As duly authorized agents for Chase Manhattan Bank USA, N.A., we are authorized to settle your Chase Manhattan Bank USA, N.A. account for \$9,017.67. Not only will you have this account paid, but our client will report to the credit bureau that you have settled this debt.

Per our conversation, these funds must be in the form of 5 postdates for \$1,803.53 dated 05/22/09, 06/22/09, 07/22/09, 08/22/09 and 09/22/09. Our office must receive these payments no later than 05/22/09.

Please send this by overnight mail, using the following address:

VCS
7500 Office Ridge Circle, Suite 100
Eden Prairie, MN 55344

Sincerely,

Gene Douglas
Account Representative

This is an attempt to collect a debt. Any information obtained will be used for that purpose. The state Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.
