

CLIENT SERVICES, INC.

07-09-09

REFERENCE NO.

RAY

RE: CHASE BANK USA, N.A.
CLIENT ACCOUNT NUMBER:
BALANCE: \$24791.54

I AM FORWARDING THIS LETTER TO CONFIRM THAT OUR CLIENT HAS AGREED TO ACCEPT \$ 1000 AS SETTLEMENT IN FULL FOR THE ABOVE OBLIGATION.

THIS OFFER IS VALID PROVIDED THE FULL AMOUNT OF THE SETTLEMENT IS RECEIVED ACCORDING TO THE FOLLOWING SCHEDULE.

<u>AMOUNT DUE</u>	<u>DUE DATE</u>
\$1000	7-25-09

IF THE AMOUNT WRITTEN-OFF IS EQUAL OR GREATER THAN \$600.00, OUR CLIENT MAY BE REQUIRED BY INTERNAL REVENUE CODE, SECTION 6050P, TO REPORT THIS AMOUNT AND ISSUE A FORM 1099-C. IF YOU HAVE ANY QUESTIONS REGARDING YOUR PERSONAL TAXES, IT IS RECOMMENDED YOU CONSULT WITH A CERTIFIED PUBLIC ACCOUNTANT OR OTHER TAX PROFESSIONAL.

SINCERELY,

THIS COMMUNICATION IS FROM A PROFESSIONAL DEBT COLLECTION AGENCY. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.