

CLIENT SERVICES, INC.

07-09-09

REFERENCE NO.

RAY

RE: CHASE BANK USA, N.A.  
CLIENT ACCOUNT NUMBER:  
BALANCE: \$15197.36

I AM FORWARDING THIS LETTER TO CONFIRM THAT OUR CLIENT HAS  
AGREED TO ACCEPT \$ 5934.06 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>
\$5934.06	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.