

**ASSOCIATED RECOVERY SYSTEMS**  
A DIVISION OF ARS NATIONAL SERVICES, INC.  
960 South Andreasen Drive, Suite B  
Escondido, CA 92029

**ACCOUNT IDENTIFICATION**

Re: Chase Bank, USA, N.A.

Balance: \$12,651.75

Dear \_\_\_\_\_,

This letter confirms that Associated Recovery Systems is duly authorized to accept \$ 2,800.00 in full settlement of the above-referenced account. The settlement amount is due as follows:

Payment One	\$ 700.00	Due on 10/23/09	Payment Three	\$ 700.00	Due on 11/24/09
Payment Two	\$ 700.00	Due on 11/06/09	Payment Four	\$ 700.00	Due on 12/04/09

Your payments must reach this office by the due dates or this offer will become null and void. To ensure your funds are received by the due date, we offer "Quick Check" by phone.

If you have any questions, please contact your account representative  
Our office hours are Monday through Friday, 6:30am to 8:00 pm, Pacific Time.

Sincerely,

Recovery Manager

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

**NOTICE OF ELECTRONIC CHECK PROCESSING:**

We reserve the right to process checks electronically by transmitting the routing, account, and check number to the bank. By submitting a check, you authorize us to initiate an electronic debit from your account. A returned check may be collected electronically if it is returned for insufficient funds.

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