

PALISADES COLLECTION, LLC
P.O. BOX 1244
ENGLEWOOD CLIFFS, NJ 07632
Office Hours: Mon-Fri 8am-8pm

North Carolina Permit# 3804
North Carolina Permit# 4145

New York City Department of Consumer Affairs License#1223521 (NJ office)
New York City Department of Consumer Affairs License#1223513 (PA office)

January 26, 2010

BENTON, PA 17814-7873

Original Creditor: DISNEY
Previous Creditor: CHASE
Current Creditor: Palisades Collection, L.L.C.
Account #:
Debtor #:
Principal Balance: \$5,240.27
Interest: \$1,101.04
Total Due to Date: \$6,341.31
SETTLEMENT BALANCE: \$3,170.66

Dear M

As previously discussed, we agree to settle the above referenced account provided that payment of the settlement balance is paid as follows:

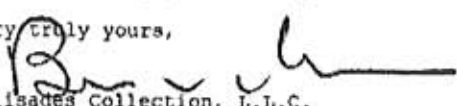
\$792.66 DUE 01/30/2010
\$792.66 DUE 02/28/2010
\$792.66 DUE 03/30/2010
\$792.68 DUE 04/30/2010

When we receive the settlement balance your account will be closed in our system and reported to all major credit bureaus as settled in full.

If payment of the settlement balance is not received in this office by the above date or if your bank does not honor your payment, we reserve the right to add interest to your account and our settlement agreement will be considered null and void.

If you have any questions, please contact the undersigned.

Very truly yours,


Palisades Collection, L.L.C.

P.S If you are remitting funds via Federal Express, our physical address is:
210 Sylvan Ave, Englewood Cliffs, NJ 07632

This correspondence is from a debt collector attempting to collect a debt. Any information obtained will be used for this purpose.

If you have recently filed a bankruptcy proceeding, please be aware that this letter is for informational purposes only. Please forward a copy of this letter to your counsel and/or the trustee, as appropriate, and refer them to a Palisades Collection, L.L.C. customer service representative at 8008735648