

JAN-20-2010 15:30 From:

To: 915614318098

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Bureau of Collection Recovery, LLC
 7575 Corporate Way
 Eden Prairie, MN 55344
 (888) 276-8574
 (Correspondence Address Only)

Date: 1/19/2010

Account Number: [REDACTED]

Client Ref. Number: [REDACTED]

[REDACTED]
 [REDACTED]
 [REDACTED]

Balance as of 1/19/2010
 is \$3,228.99

Notice of Settlement Offer

Dear [REDACTED]:

Please be advised that our client CHASE BANK, N.A. has agreed to settle the above account. Pay at least \$1,291.60 due by 1/22/10 and your account will be settled. If you make a payment larger than the settlement amount, please be advised the difference will not be refunded to you. The full payment will be applied to your account balance, when the settlement amount is received and the funds have cleared, this account will be updated and documented as SETTLED. As of the date of this letter, you owe \$3,228.99. Because of interest and other charges assessed under your account agreement, the amount you owe may continue to increase.

Sincerely,
 Bureau of Collection Recovery

This communication is from a debt collector. This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose.

Hours of Operation: Mon-Fri 7am-9pm, Sat 8am-1pm, Sun 4pm-9pm Central Time

Overnight Payment to:
 CARDMEMBER SERVICES
 2500 Westfield Drive
 Elgin, IL 60124-7836

Mail Payment to:
 CHASE CARD SERVICES
 PO BOX 94014
 PALATINE, IL. 60094-4014

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

CALIFORNIA RESIDENTS: 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.

Colorado Residents: "FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.AGO.STATE.CO.US/CADC/CADCMAN.CFM." A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

MASSACHUSETTS RESIDENTS: NOTICE OF IMPORTANT RIGHTS. YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

MINNESOTA RESIDENTS: THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

New York City: New York City Department of Consumer Affairs License Number: 1150415

North Carolina: North Carolina Permit Number: 1074

Our name and address is Bureau of Collection Recovery, 7575 Corporate Way, Eden Prairie, MN 55344

Tennessee Residents: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

Wisconsin Residents: This collection agency is licensed by the Division of Banking, P.O. Box 7876, Madison, Wisconsin 53707.