



Management Services Incorporated  
Professional Collections & Recoveries Management  
1.800.828.1110

RE: AGREEMENT  
CLIENT: CHASE BANK USA, NA  
ACCT# : ██████████  
FILE# : ██████████  
BALANCE: \$4,836.03

DATE: 01-28-2010

DEAR ██████████,

WE EXPECT YOU TO KEEP THE FOLLOWING SETTLEMENT ARRANGEMENT.  
FAILURE TO KEEP THIS PAYMENT AGREEMENT WILL VOID THIS SETTLEMENT OFFER.

==== SETTLEMENT TERMS ====  
01-29-10 ----- \$953.00  
02-23-10 ----- \$349.00  
03-23-10 ----- \$349.00  
04-23-10 ----- \$349.00

YOUR ACCOUNT WILL BE MARKED AS SETTLED AND OUR CLIENT  
WILL UPDATE YOUR CREDIT REPORT TO REFLECT THE STATUS  
OF YOUR ACCOUNT.

SINCERELY,

CHRISTINE PICARD-TURNER  
800-828-1110x1232

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THE PURPOSE OF THIS LETTER IS  
TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

HOURS: MON-THUR (9AM-9PM) FRI (9AM-6PM) SAT (9AM-1PM) EASTERN TIME  
NCB MANAGEMENT SERVICES, INC. - PO BOX 1099 - LANGHORNE, PA 19047  
PLEASE MAIL PAYMENT AND THE BOTTOM PORTION IN THE ENCLOSED SELF-ADDRESSED ENVELOPE TO ENSURE PROPER CREDIT

For Payment and Correspondence:  
NCB Management Services Inc.  
PO Box 1099  
Langhorne, PA 19047

NANCY LATORRACA  
FILE# : 1003080907 - NCB MANAGEMENT SERVICES, INC.  
CLIENT: CHASE BANK USA, NA  
ACCT# : 4417121171797601  
BALANCE: \$4,836.03

ADDRESS SERVICE REQUESTED

AMOUNT OF PAYMENT ENCLOSED \$ \_\_\_\_\_

1003080907NCBISSET4S  
NANCY LATORRACA  
1080 NEW HAVEN AVE APT 87  
MILFORD, CT 06460

NCB MANAGEMENT SERVICES, INC  
PO BOX 1099  
LANGHORNE, PA 19047