

11/20/2009 12:34 FAX

002



VALENTINE AND KEBARTAS, INCORPORATED
15 UNION ST., LAWRENCE, MA 01840
VOICE: (800) 731-7766 FACSIMILE: (978) 975-1169
EMAIL: RHowleyvki@aol.com

November 20, 2009

[REDACTED]

RE: Chase Bank USA, N.A.
ACCOUNT: [REDACTED]
Balance: \$7,129.50
Settlement offer: \$2,142.00

Dear [REDACTED]

Valentine and Kebartas, Inc. as a legally authorized representative of Chase Bank, USA, N.A. is offering a settlement on the aforementioned account. We are prepared to provide a full release of this liability for no less than Two Thousand One Hundred Forty Two Dollars and Zero Cents (\$2,142.00). *Our offer to release the outstanding balance is conditional upon your payment being received and posted by our office no later than 05/24/10 via Western Union direct check (Check by phone/facsimile), certified funds or credit card payment.*

Terms of offer : Payments need to be posted by the following dates:

11/24/09 \$780.00, 12/24/09 \$227.00, 01/24/10 \$227.00, 2/24/10 \$227.00, 03/24/10 \$227.00, 04/24/10 \$227.00 and last payment being 05/25/10 \$227.00

Upon successful negotiation of funds, this will represent a settlement in full and our client will update your credit report accordingly.

Very truly yours,

[REDACTED]

This is an attempt to collect a debt. Any information obtained will be used for that purpose.