

NOV-04-2009 WED 05:44 PM D & B

FAX NO. 330 659 5401

P. 02



R·M·S

[REDACTED]
Recovery Manager
Financial Services

November 4, 2009

[REDACTED]
[REDACTED]

RMS Claim Number:
Creditor:
Your Current Balance:

[REDACTED]
CHASE BANK USA, N.A.
\$14,683.38

Dear [REDACTED]

Receivable Management Services has authorization to accept \$5,100.00 as a settlement in full on the above-referenced account. By completing this Settlement Agreement, Receivable Management Services agrees to stop any further collection activity from being taken against you on this account. The settlement is contingent upon the following:

- \$1,700.00 is due by November 15, 2009.
- \$850.00 is due every month by the 15th.
- One final payment of \$850.00 is due by March 15, 2010.

Upon completion of the Settlement Agreement, Receivable Management Services will notify our customer that you have fulfilled the terms of the Settlement Agreement and our customer will then update your credit report to reflect a settled account if applicable. However, if your payment is returned for any reason or arrives after the settlement due date, this settlement offer will be considered null and void. If you have any questions, please call our offices toll free at 1-866-909-1885.

Please consider this as notice that if payment is made by consumer check, we will convert this check to an electronic debit to your account via ACH and if the check is returned NSF, we will represent the check via ACH debit.

WE ARE ACTING AS A DEBT COLLECTOR. THIS LETTER IS AN ATTEMPT TO COLLECT THIS DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Please refer to your RMS Claim Number above in all communication and on all payment methods.

Sincerely,

Accept as original signature if received from Sandra.Plumb@rmsna.com only.

[REDACTED]

www.rmsna.com

240 Emery St.
Bethlehem, PA 18015
Tel: 330-659-5448
Fax: 484-242-3141

Email: [REDACTED]