

PALISADES COLLECTION, LLC
P.O. BOX 1244
ENGLEWOOD CLIFFS, NJ 07632
Office Hours: Mon-Fri 8am-8pm
800-414-8319 (Tel) 201-308-9370 (Fax)

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)

December 30, 2009

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Original Creditor: FIRST USA
Previous Creditor: CHASE
Current Creditor: Palisades Collection, L.L.C.
Account #: [REDACTED]
Debtor #: [REDACTED]
Principal Balance: \$178.82
Interest: \$3,948.64
Total Due to Date: \$4,127.46

SETTLEMENT BALANCE: \$1,650.98

For your convenience, you can pay online by going to www.paypalisades.com
PIN: [REDACTED]

Dear [REDACTED]

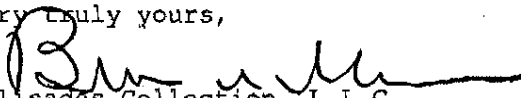
As previously discussed, we agree to settle the above referenced account provided that payment of the settlement balance is received in this office no later than 12/31/09.

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.
8004148319

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 8004148319

This collection agency is licensed by the Minnesota Department of Commerce
Licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance
For information about the Colorado Fair Debt Collection Practices Act, See WWW.COLORADOATTORNEYGENERAL.GOV/CA