



MRS Associates
1930 Olney Ave
Cherry Hill, NJ 08003

Wednesday, February 17, 2010

Account Information:

Our Client: CHASE BANK USA, N.A.

Client Acct: [REDACTED]

MRS Acct: [REDACTED]

Account Balance: \$8,848.99

Settlement Amount: \$2,655.00

Dear [REDACTED]

Pursuant to our telephone conversation of Wednesday, February 17, 2010, M.R.S. Associates Inc., has been retained to serve as agents on behalf of CHASE BANK USA, N.A. Effective immediately, M.R.S. Associates Inc. has been authorized to accept \$2,655.00 as settlement on the above referenced account if consummated on or before Monday, May 31, 2010. Upon receipt of \$2,655.00, you will be released of any further obligation to CHASE BANK USA, N.A. regarding the above referenced account.

Settlement is to be paid as follows:

Your first payment of \$1,300.00 is to be received at MRS Associates, 1930 Olney Ave Cherry Hill, NJ 08003 on or before Friday, February 26, 2010. Subsequent payments are to be received as follows:

\$451.67 on or before Wednesday, March 31, 2010

\$451.67 on or before Friday, April 30, 2010

\$451.66 on or before Monday, May 31, 2010

Upon completion of your settlement, your credit will be amended to reflect a settled account. **This communication is from a debt collection agency. This is an attempt to collect a debt and any information obtained will be used for that purpose.**

Office Hours: Mon - Fri; 8:00 AM to 9:00 PM ET, Sat 8:00 AM to 12:00 PM ET

Sincerely,

MRS Associates, Inc.

PLEASE SEE NEXT PAGE FOR IMPORTANT INFORMATION