

May 11, 2009

Electronically delivered  
To: [REDACTED]  
c/o Authorized Debt Settlement Company

RE: FIRST USA  
Debtor: [REDACTED]  
Current Creditor: GT Services  
Original Creditor: [REDACTED]  
Current balance: \$5,643.80  
Account number: [REDACTED]

Under the authority of GT Services, we are authorized to settle your FIRST USA account for \$2,280.00, which is 40% of the balance owed. We agree to accept this settlement on the following terms:

Settlement amount: 6 payment(s) of \$380.00 totaling \$2,280.00  
Due date: [REDACTED] each subsequent payment is due every 30 days

Upon receipt of the agreed amount, said account will be deemed satisfied, thereby relieving you of any further obligation to us. In order to accept this agreement our office must receive the initial payment by June 26, 2009. Please send this by overnight mail, using the following address:

[REDACTED]  
[REDACTED]  
[REDACTED]

This collection agency is licensed by the Minnesota Department of Commerce.

Sincerely,  
[REDACTED]  
[REDACTED]

This letter is an attempt to collect a debt. Any information obtained will be used for that purpose.  
This settlement has been processed by [REDACTED]

CA	The state Rosenhan Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 AM or after 9:00 PM. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or <a href="http://www.ftc.gov">www.ftc.gov</a> . Nonprofit credit counseling services may be available in the area.
CO	FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE <a href="http://WWW.AGO.STATE.CO.US/CAD/CADCHMAN.PEM">WWW.AGO.STATE.CO.US/CAD/CADCHMAN.PEM</a> A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.
IL	We operate as The Affiliated Group, Inc.
MA	NOTICE OF IMPORTANT RIGHTS. YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.
NC	North Carolina Collection Agency Permit No. 3948.
NE	We operate as The Affiliated Group, Inc.
NY	New York City Department of Consumer Affairs License #1092474.
TN	This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.
UT	As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.
WI	This collection agency is licensed by the Division of Banking, PO Box 7876, Madison, Wisconsin 53707.