

PO Box 3330  
Olathe, KS 66063-3330  
ADDRESS SERVICE REQUESTED

**Encore** Receivable  
Management Inc.

Tel. No. : 1-866-842-7062

March 2, 2010

**ATTN: Jessica**  
[REDACTED]  
[REDACTED]  
[REDACTED]

**Lowe's Consumer / GE Money**

485 Lake Mirror Rd.  
Suite 700  
Atlanta, GA 30349-6057

**Creditor: Lowe's Consumer**

**Account No.:** [REDACTED]

**Encore Account No:** [REDACTED]

**Balance: \$1,038.86**

Dear [REDACTED]

Encore Receivable Management, Inc. has received authorization from GE Money/Lowe's Consumer to present to you a limited time settlement opportunity and availing of this offer will satisfy your obligation to GE Money/Lowe's Consumer .

Your Balance is:           **\$ 1,038.86**

The Settlement offer is:   **\$ 260.00**

This is a cash savings of: **\$ 778.86**

If we do not receive the payment or proof of such agreed upon in this settlement offer within 7 days, we will assume you are not interested in this cash savings. The settlement offer will be withdrawn and collection activity will continue. You may call us back at 1-866-636-0564 within the hours of 8am to 9pm Central Standard Time.

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

GE Money Bank reports balances forgiven in the amount of \$600 or greater to the Internal Revenue Service. Please consult your tax advisor if you have questions regarding this notice.