



Contact information: Tel 800-265-8825
Fax 800-476-2275
Hours of Operation: M-th 6am-7:30pm;
Fri 6am-4pm;
Sat 6am-11am MST

Current Owner: Midland Funding LLC
Original Creditor: FINGERHUT CREDIT ADVANTAGE

Original Account No: [REDACTED]

MCM Account No.: [REDACTED]
Current Balance: \$4,977.90
Payment Due Date: 11/30/2009

[REDACTED]
[REDACTED]

11/24/2009

[REDACTED]
5499 N FEDERAL HWY STE C
C/O AMERICAN DEBT SETTLEMENT S
BOCA RATON, FL 33487
Dear [REDACTED]

This letter is to confirm the settlement agreement regarding your existing account. The payment terms we have agreed to are listed below:

Total Settlement Amount: **\$1,680.00**
Due Date: **11/30/2009**

After receiving your final payment, we will consider the account paid in full and the three major credit reporting agencies will be updated accordingly.*

If you have any questions, please feel free to contact me at 800-265-8825 Ext. 23124.

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

Sincerely,

[REDACTED]
[REDACTED]

Midland Credit Management, Inc.

*Your credit report will not be updated if the federal reporting period has expired.

Please tear off and return lower portion with payment in envelope provided

Settlement Certificate

MCM Account Number: [REDACTED]
Current Balance: \$4,977.90
Amount Due: \$1,680.00

- Payment Options:
1. Make Check Payable to: Midland Credit Management, Inc.
 2. Money Gram: Receive Code #3643
 3. Western Union City Code: MCM, State Code: CA
 4. Pay by Phone <1DPHON>

Make Check Payable to: Midland Credit Management, Inc.

Midland Credit Management, Inc.
PO Box 60578
Los Angeles, CA 90060-0578

Payment Due Date: 11/30/2009