

12/11/2009 09:16 FAX

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ENCORE RECEIVABLE MANAGEMENT, INC.  
400 N ROGERS RD., OLATHE, KS 66062  
PO BOX 3330, OLATHE, KS 66063  
Telephone: 800 901-4461

December 11, 2009

[Redacted]

Creditor: WAMU  
Account #: [Redacted]  
Placement Date: 05/21/09  
Encore Account #: [Redacted]  
Balance: \$1,261.54

Original Account: [Redacted]

Dear [Redacted],

This letter confirms our agreement to settle the above referenced account by accepting \$1,261.54 as settlement in full. The funds must be received in our office, at the addressed referenced above.

Your balance is \$ 1,261.54

Agreed Settlement Amount: \$ 504.62 Due in 2 pymts of \$252.31 Due 12/15/09 and 01/15/10

This is a cash savings of \$ 756.92

This letter is sent as a confirmation of an agreed settlement and is not a receipt.

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

ENCORE RECEIVABLE MANAGEMENT INC  
400 N Rogers Rd \* PO Box 3330 \* Olathe, KS 66063-3330  
800 901-4461