

P.O. Box 742209
Houston, Texas 77274

PENTAGROUP FINANCIAL, LLC
Toll Free: (800) 385-9060
Houston Local: (832) 615-2100

ADDRESS SERVICE REQUESTED

8783273

February 09, 2010

Current Creditor: HILCO Receivables, LLC
Current Account Number: [REDACTED]
Original Creditor: Wells Fargo Financial
Original Account Number: [REDACTED]
Current Balance: \$4,913.91

DBT-SETINS

[REDACTED]
[REDACTED]
[REDACTED]

Pentagroup Financial, LLC
5959 Corporate Drive, Suite #1400
Houston, Texas 77036

IMPORTANT: To receive proper credit be sure to enclose this portion with your payment in full

RE: INSTALLMENT SETTLEMENT OFFER

Dear [REDACTED]

Your creditor has authorized us to offer you a multi-part settlement opportunity on the above referenced account, as indicated below. Upon clearance through the banking system of the settlement amount indicated below your account will be considered settled. Each payment must be received in our office no later than the close of business on the date indicated below. If payments are not received in the indicated amounts and within the time frames indicated, this offer will be considered withdrawn and the full unpaid remaining balance shall be due.

This offer represents a substantial saving over the actual amount owed on this account and is an opportunity for you to take care of this obligation at a greatly reduced cost.

1 st	Payment Due Date:	02/11/2010	Amount Due:	\$900.00
2 nd	Payment Due Date:	03/26/2010	Amount Due:	\$204.96
3 rd	Payment Due Date:	04/30/2010	Amount Due:	\$204.96
4 th	Payment Due Date:	05/30/2010	Amount Due:	\$204.96
5 th	Payment Due Date:	06/25/2010	Amount Due:	\$204.96

Please call one of our friendly and courteous representatives' at the toll free number listed above to discuss any questions you may have regarding this offer.

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

The state Rosenthal 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 a.m. or after 9 p.m. 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 to enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1 877-FTC-HELP or www.ftc.gov.

As required by 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.