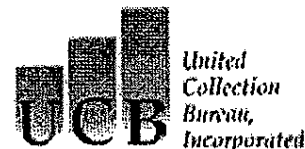


AUG-17-2009 16:11

UCB INC

954 538 7501

P.02



5620 Southwyck Blvd.
Suite 206
Toledo, OH 43614
888-861-7707

August 17, 2009

VIA Facsimile: [REDACTED]

Attn: [REDACTED]

RE: Creditor: Chase Bank U.S.A., N.A.
Obligor: [REDACTED]
Account Number: [REDACTED]
UCB Number: [REDACTED]
Balance Due: \$8,939.46

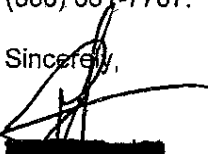
Dear [REDACTED]

United Collection Bureau, Inc., acting on behalf of Chase Bank USA, N.A. will accept two thousand nine hundred fifty five dollars and 00/100 (\$2,950.00) as a settlement in full on the above referenced account.

Our office must receive the above-mentioned funds no later than December 21, 2009 and in the following manner. The first payment of \$1,050.00 must be received no later than August 19, 2009; the second payment of \$500.00 must be received no later than September 21, 2009 followed by two (2) payments of \$500.00 by the 21st of each month; the fifth and final payment of \$400.00 must be received no later than December 21, 2009. All payments must be received on or before the due dates mentioned, or this offer becomes null and void.

This agreement is contingent upon clearance of funds. If you have any questions, you may contact our office at (888) 861-7707. Thank you for your cooperation in resolving this matter.

Sincerely,


[REDACTED]
Director of Operations
United Collection Bureau, Inc.
866-861-7707

This is an attempt to collect a debt by United Collection Bureau, Inc., a debt collector. Any information obtained will be used for that purpose.

The Internal Revenue Service requires that they be notified with information about amounts of \$600 or more that are discharged as a result of cancellation of a debt. If the amount discharged when the final payment of your settlement is received is \$600 or greater, the IRS will be properly notified. You will receive a copy of the form 1099C that will be filed with the IRS.