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VALENTINE AND KEBARTAS, INCORPORATED
15 UNION ST., LAWRENCE, MA 01840
VOICE: (800) 731-7766 FACSIMILE: (978) 687-0398

August 20, 2009

██████████
C/O American Debt Settlement Solutions
5499 N Federal Hwy Ste C
Boca Raton, FL 33487

RE: Chase Bank USA, N.A.
ACCOUNT NUMBER: ██████████
Original Balance: \$13,146.07
Settlement Offer: \$3,280.00

Dear Ms. ██████████

Valentine and Kebartas, Inc. as a legally authorized representative of Chase Bank USA, N.A. is offering a Settlement on the aforementioned account.

We are prepared to provide a full release of this liability for *no less than the sum of Three Thousand Two Hundred Eighty Dollars and Zero Cents (\$3,280.00)*. Our offer to release the outstanding balance is conditional upon the first payment in the amount of \$2,780.00 being received in our office no later than 08/26/2009 via Bank Wire, Western Union, direct check (Check by phone/facsimile), certified funds or credit card payment.

Terms of offer: First payment in the amount of \$2,780.00 is due no later than 08/26/2009 and final payment in the amount of \$500.00 is due no later than 09/26/2009.

Upon successful negotiation of funds, this will represent a settlement in full and our client will update your credit report accordingly.

Please call ██████████ if you have any questions at 1-800-731-7766 ext. 211.

Sincerely,

Senior Manager

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