



P.O. Box 3004
Milwaukee, WI 53201-3084
Phone: 800-815-6457 Fax: 262-703-6356

August 4, 2009

[REDACTED]
[REDACTED]
[REDACTED]

Current Balance: \$2,184.06

Dear [REDACTED]

As discussed, Kohl's has agreed to settle the above listed account for \$1,093.00 in five payments. Payments are \$250.00 due 8-31-09, 9-30-09, 10-31-09, 11-30-09 and \$93.00 due 12-31-09 if all of the payments are received on or before the dates specified, we will consider the account paid and settled for less than the balance owed. This information will also be reported on your credit bureau as a charge off settled for less than the full balance. This settlement offer is no longer valid after December 31, 2009.

Please call our office at the number listed below with any questions pertaining to this matter.

Sincerely,

[REDACTED]
Recovery Representative
[REDACTED]