



P.O. Box 129  
Thorofare, NJ 08086-0129

Phone: 800-220-3350  
856-931-4500  
Fax: 856-687-1000

November 25, 2009

[REDACTED]  
[REDACTED]  
[REDACTED]

RE: Creditor: Wachovia Bank  
Creditor Acct#: [REDACTED]  
Arm Acct#: [REDACTED]  
Balance: \$8,442.81

Dear [REDACTED]:

Accounts Receivable Management, Inc., authorized agent for the above-mentioned creditor, is prepared to offer you this special offer to settle this account for \$2,850.00 in three (3) installment(s).

**Schedule of Installments**

\$950.00 due 11/27/09  
\$950.00 due 12/26/09  
\$950.00 due 01/26/10

This offer is contingent upon funds being received in our office by the date(s) stated. Please see below for the bank wire information you requested.

Bank: [REDACTED]  
Account Title: [REDACTED]  
Routing #: [REDACTED]  
Account #: [REDACTED]

Payment of this amount by said date would conclude your financial obligation regarding this above-mentioned debt. Should you choose not to take advantage of this opportunity then we strongly suggest that you contact this office to discuss another way to satisfy this debt and avoid further collection activity.

Please return this letter with your payment.

Sincerely,

Bill Maguire  
Adjustor

BM/laf

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

PLEASE SEE REVERSE FOR INFORMATION THAT MAY APPLY TO YOU