

Oct 30, 2009

WMS251

CLIENT:
CURRENT CREDITOR:
REGARDING:
ACCOUNT NUMBER: 1
BALANCE: \$13738.66

WE ARE AUTHORIZED TO ACCEPT A SETTLEMENT ON THE ACCOUNT LISTED ABOVE FOR \$5496.60, PAYABLE ACCORDING TO THE FOLLOWING SCHEDULE OF PAYMENTS:

\$ 4938.00 PAYABLE ON 10-30-2009 \$ 279.00 PAYABLE ON 11-30-2009
\$ 279.00 PAYABLE ON 12-30-2009

USE THE FOLLOWING ADDRESS FOR OVERNIGHT DELIVERIES:

WE ARE NOT OBLIGATED TO RENEW THIS OFFER. THE CREDITOR MAY BE REQUIRED BY LAW TO REPORT THIS SETTLEMENT TO ONE OR MORE TAXING AUTHORITIES. THE CREDITOR MAKES NO REPRESENTATION ABOUT TAX CONSEQUENCES THIS MAY HAVE OR ANY REPORTING REQUIREMENTS THAT MAY BE IMPOSED ON THE CREDITOR. YOU SHOULD CONSULT INDEPENDENT TAX COUNSEL OF YOUR OWN CHOOSING IF YOU DESIRE ADVICE ABOUT ANY TAX CONSEQUENCES WHICH MAY RESULT FROM THIS SETTLEMENT.

SINCERELY,

FOR YOUR CONVENIENCE OUR OFFICE HOURS ARE MONDAY THROUGH THURSDAY 7AM TO 8PM, FRIDAY 7AM TO 5PM AND SATURDAY 7AM TO NOON.

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

SEE REVERSE SIDE FOR MORE INFORMATION