

1/16/2013



ATTN: [REDACTED]
FAX: [REDACTED]
RE: [REDACTED]
[REDACTED]

Original Balance	\$30,899.11
Settled for	\$12,360.00
Saved	\$18,539.11

60% Savings

Re: BARCLAYS CARD
West Asset Management
Current Balance

XXXX-XXXX-XXXX-5725
[REDACTED]
\$30899.11



Dear [REDACTED]

West Asset Management agrees to accept \$12360.00 as settlement in full on the above referenced account. Please note the following arrangement:

- \$1260.00 due 1/31/13
- \$2220.00 due 2/28/13
- \$2220.00 due 3/28/13
- \$2220.00 due 4/28/13
- \$2220.00 due 5/28/13
- \$2220.00 due 6/28/13



Please call the office to make arrangements to pay this by a check over the phone.

On behalf of West Asset Management your demonstrated effort to satisfy this account is appreciated. Please retain this letter along with your canceled check, which together will serve as your receipt. If you have any questions, please feel free to call me at 800-277-5524.

Sincerely,

Erica Wilson
West Asset Management

HMA

Any hard dollar loss indebtedness greater than or equal to \$600.00, which is discharged as a result of settlement, may be reported to the Internal Revenue Service as taxable income.