



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

January 21, 2011



RE: Chase Bank USA, N.A.
ACCOUNT NUMBER: ending in [REDACTED]
VKI# [REDACTED]
Original Balance: \$ 22,522.07
Settlement offer: \$4,000.00

Dear [REDACTED]

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 the sum of Four Thousand Dollars and Zero Cents (\$4,000.00).

Terms of offer:
\$4,000.00 due 01/31/2011

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

Please call Ms. Jefferson at 1-800-731-7766 ext 308 to secure funds.

Sincerely,

Ani Tabibian,
Collections Manager
Ext # 287

Chase Bank USA, NA is required by the IRS to provide information about certain amounts that are discharged as a result of a cancellation of a debt on a form 1099C. If Chase Bank USA, NA is required to notify the IRS, you will receive a copy of the form 1099C that is filed with the IRS.

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

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