

Frederick J. Hanna
Robert A. Winter
Joseph C. Cooling
James T. Freaney
Louis R. Feingold
M. Scott Peskin
Scot W. Groghan
Clayton D. Moseley



1427 Roswell Road
Marietta, GA 30062

Fax: (770) 980-0528
Toll Free: (866) 306-8250
December 7, 2012

S. Louis Schiappa
Paul J. Gallo
Spencer G. Freeman
Mary L. Morris
W. Jeremy Salter
Jamal K. Williams
Jarvis B. Lakemaker

Original Balance	\$28,399.06
Settled for	\$9,940.00
Saved	\$18,459.06

██████████
NEW YORK NY 10004-1307

Re: CHASE BANK USA, N.A.
Reference: *****██████████

65% Savings

Balance: \$28,399.06
File No: ██████████



Dear ██████████:

This letter is in response to your conversation with this office on December 7, 2012, regarding the above mentioned debt. Please be advised my client has authorized this office to accept a total of \$9,940.00 as full settlement of this account. Since this adjustment represents a substantial reduction of this account, we must add the following stipulations to the proposed settlement agreement:

1. There will be (12) payments. This is a special one time offer approved by our client.
2. The first payment of \$50.00 must be received by December 26, 2012. There will be one payment of \$50.00 due by January 26, 2013. There will be 9 payments of \$984.00 due by the 26th of each month from February 26, 2013, through October 26, 2013. Your final payment of \$984.00 must be received by November 26, 2013.

This settlement offer will become null and void if you fail to honor any of these stipulations. Your balance will revert back to its original amount, minus any payments paid thereon. Make payments payable to CHASE BANK USA, N.A. and write your account number on your payment.

My client may be required by law to report this settlement to one or more taxing authorities. The client makes no representation about tax consequences this may have or any reporting requirements that may be imposed on them. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement. Chase Bank USA, N.A. 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, N.A. is required to notify the IRS, you will receive a copy of the form 1099C that is filed with the IRS. Any payments or credits in excess of the agreed settlement amount will be applied against the account's outstanding balance. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,

William J. Lau
Director of Operations

HOURS OF OPERATION ARE: MONDAY-FRIDAY 8AM-9PM EST
AND SATURDAY 9AM-1PM EST

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR