

MONARCH RECOVERY MANAGEMENT, INC.

10965 Decatur Road Philadelphia, PA 19154-3210
1(800)220-0605 or 1(215)281-7500
Hours: Mon thru Thurs 8AM-9PM Fri 8AM-5PM

(SIF)

Use this Coupon to Return Payment
Make Check Payable to: Monarch Recovery

18 JAN 2013

Account#: [REDACTED]
Monarch File#: [REDACTED]
Total Bal as of 18 JAN 2013: 8836.99



Original Balance	\$8,836.99
Settled for	\$883.70
<hr/>	
Saved	\$7,953.29

90% Savings

-----Detach and return top portion to expedite your account-----

As per our conversation, our client has agreed to settle the below referenced account for \$883.70 . Upon receipt and clearance of these funds your account will be marked in our system as settled: you will be relieved of any further responsibility pertaining to this account.

This offer remains valid providing the funds reach our office by 1-27-13 . A self-addressed envelope is enclosed for your convenience in mailing the agreed upon settlement amount. Should you have any questions do not hesitate to call.

This is an attempt by a debt collector to collect a debt. Any information obtained will be used for that purpose. If you pay us by check or check by phone, your transaction will be converted to an ACH. Additionally, the check writer authorizes Monarch or its agent to re-present the check electronically if the check is returned for insufficient or uncollected funds.

Federal law prohibits certain methods of debt collection, and requires that we treat you fairly. You can stop us from contacting you by writing a letter to us that tells us to stop the contact. Sending such a letter does not make the debt go away if you owe it. Once we receive your letter, we may not contact you again, except to let you know that there will not be any more contact or that we intend to take a specific action.

If you have a complaint about the way we are collecting this debt, please write to our Compliance Center at 10965 Decatur Road, Philadelphia, PA 19154, email us at compliance@monarchrm.com, or call us toll-free at 1-800-220-0605 ext. 2261, between 9:00 A.M. Eastern Time and 5:00 P.M. Eastern Time Monday - Friday.

The Federal Trade Commission enforces the Fair Debt Collection Practices Act (FDCPA). If you have a complaint about the way we are collecting your debt, please contact the FTC online at www.ftc.gov; by phone at 1-877-FTC-HELP; or by mail at 600 Pennsylvania Ave NW, Washington, DC 20580.

Yours truly
MATT BARR, DEBT COLLECTOR EX 2782

NOTICE: SEE NEXT PAGE FOR IMPORTANT INFORMATION.

CONTACT INFORMATION

Monarch Recovery Management, Inc.
10965 Decatur Road
Philadelphia, PA 19154
Phone:1-800-220-0605 or 1-215-281-7500
Hours:M-TH 8am-9pm, F 8am-5pm

ACCOUNT INFORMATION

Date of Letter: 18 JAN 2013
Creditor: ASSET RECOVERY ASSOCIATES, INC
Add'l Info: DISCOVER CARD
Account#: [REDACTED]
Add'l Info: [REDACTED]
Monarch File#: [REDACTED]
Total Bal as of 18 JAN 2013: \$ 8836.99

(SIF) 03-08-11