

**MONARCH RECOVERY MANAGEMENT, INC.**

(4PART)

10965 Decatur Road Philadelphia, PA 19154-3210  
1(800)220-0605 or 1(215)281-7500  
Hours: Mon thru Thurs 8AM-11PM Fri 8AM-5PM

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

24 JAN 2013

Account#: [REDACTED]  
Monarch File# [REDACTED]  
Total Bal as of 24 JAN 2013: 7143.26

Original Balance	\$7,143.26
Settled for	\$2,143.00
<b>Saved</b>	<b>\$5,000.26</b>

**70% Savings**

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

As per our telephone conversation, ASSET ACCEPTANCE, LLC has agreed to settle the below referenced account for **\*\*\$2143.00\*\*** in 4 payments, as follows:

- \$76.00 due 1-31-13
- \$689.00 due 2-28-13
- \$689.00 due 3-28-13
- \$689.00 due 4-28-13

Your payments must be received in our office no later than the due dates, and must be cleared by your financial institution, or the agreement to settle will be void. 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 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](mailto: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](http://www.ftc.gov); by phone at 1-877-FTC-HELP; or by mail at 600 Pennsylvania Ave NW, Washington, DC 20580.

Yours truly  
DARA WELSH, DEBT COLLECTOR EXT 2746

**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-11pm, F 8am-5pm

ACCOUNT INFORMATION

Date of Letter: 24 JAN 2013  
Creditor: ASSET ACCEPTANCE, LLC

Add'l Info: SEARS/CITIBANK  
Account#: [REDACTED] -2183  
Creditor #: MONCISE  
Monarch File#: [REDACTED]  
Total Bal as of 24 JAN 2013: \$ 7143.26

*Dew*