

Monday - Thursday: 9am - 7pm
 Friday: 9am - 4pm
 Phone Number:

October 27, 2009

Loan Number:
 Previous Loan Number:
 Current Amount Due: \$11,401.82
 Previous Creditor:

RE: Settlement Offer

Dear ,

Your creditor has authorized us to offer you a settlement opportunity on the above referenced account. Upon clearance through the banking system of the settlement amount indicated below, your account will be considered settled. Each payment must be received in our office no later than the close of business on the date indicated below. If payments are not received in the indicated amounts and within the time frame indicated, this offer will be null and void. We are not obligated to renew this offer.

This offer represents a substantial savings over the actual amount owed and is an opportunity for you to take care of this obligation at a greatly reduced cost.

<u>Payment Due Date</u>	10/30/2009	<u>Payment Amount</u>	\$ 4,573.00
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Please contact our office at _____ to discuss any questions you may have regarding this offer.

This communication is sent to you by _____ a professional debt collector.

Please read the following important notices as they may affect your rights.

IMPORTANT NOTICE: This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector.

If this debt was discharged in a bankruptcy without a valid reaffirmation, _____ not attempting to collect the debt as your personal liability and you should disregard any provisions to the contrary contained in this letter. In such case we are solely seeking to enforce our rights as a secured creditor against the collateral pledged as security for the debt.

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan español al numero _____