



11 BROADWAY STE 1300
NEW YORK NY 10004

September 28, 2012

Original Balance	\$21,662.17
Settled for	\$4,333.00
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Saved	\$17,329.17

Account: 9828
BALANCE: \$21662.17

80% Savings

Dear [REDACTED]

We are please to confirm your acceptance of our settlement agreement in the amount of \$4333.00 As part of your agreement, please note the following:

- We will no longer charge you interest, late and/or over limit fees on your account.
- Please disregard any conflicting rate or fee information that appears on your monthly statement while you are in the process of finalizing your settlement agreement.
- We will stop all efforts to collect on your account as long as you meet the terms of your settlement agreement.
- The credit reporting agencies will be updated to reflect a zero (\$0.00) balance due and "Settled" status once the final payment has been received and the Settlement is finalized.

We may contact you to make payment arrangements on your account, if any of the following occurs:

- You do not make each required payment by the due date listed in the below payment summary.
- We receive a payment less than the payment amount listed in the below payment summary.
- Your payment is returned and we do not receive your replacement payment.

This account may be considered in default from our agreement in the event we do not receive a total amount of \$4333.00» by the due dates provided in the below payment summary.

Below is a summary of the scheduled payment(s) you agreed to:

Date Due	Payment Amount
«09/29/2012 »	600.00
10/28/2012	1245
11/27/2012	1245
12/25/2012	1243

Total Payments: \$«4333.00»

If you have already made your first scheduled payment, please adhere to the remaining payment schedule above. Please call 1-866-931-4347 to schedule automatic payments or you can mail your payments to the address below. Any payments or credits in excess of the agreed settlement amount will be applied against the account's outstanding balance.

If you do not successfully complete the terms of this agreement your outstanding balance will be written off as a bad debt and may be sent to a debt collection agency. We encourage you to adhere to the payment schedule stated above.

As a final reminder, your account is now closed and is no longer available for transactions. If you have not already done so, please destroy all the cards and access checks for your account.

For your convenience, you may mail your cashier's check or your money order to the address below.

Regular Mail:

Cardmember Service
P.O. Box 15548
Wilmington, DE 19886-5548

Sincerely,

«SAMUEL JENA»

Customer Support Team

We are 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 we are required to notify the IRS, you will receive a copy of the form 1099C that is filed with the IRS.

Account is owned by Chase Bank USA, N.A.

The purpose of this communication is to collect a debt. Any information obtained will be used for that purpose.