

**ASSOCIATED RECOVERY SYSTEMS**  
A DIVISION OF ARS NATIONAL SERVICES, INC.  
960 South Andreasen Drive, Suite B  
Escondido, CA 92029-1964  
Phone: (800) 900-1178 FAX: (866) 422-0765  
New York City License #1020790  
www.PayARS.com

14%

Tuesday, September 28, 2010

**ACCOUNT IDENTIFICATION**

Re: Bank of America, NA

Account: \*\*\*\*\*  
Original Account: \*\*\*\*\*  
ARS Account No: ~~20000000~~  
Balance: \$7638.94

Dear: PATRICK [REDACTED]

This letter confirms that Associated Recovery Systems is duly authorized to accept \$1,100 in full settlement of the above-referenced account. The settlement amount is due as follows:

**Payment One: \$1,100 Due on: Thursday, September 30, 2010**

Please secure your payment with a debit card or check by phone no later than **Wednesday, September 29, 2010 by 4:00pm PST.**

Your payment must reach this office by the due date or this offer will become null and void. To ensure your funds are received by the due date, Associated Recovery Systems accepts "Quick Check" by phone and Western Union "Quick Collect" (Code City: Warner, CA), Moneygram "Express Payment" (Receive Code: 5161), or you can make your payment online at www.PayARS.com. If your bank refuses to honor your check or other payment arrangements, this offer will become null and void.

Bank of America may be required by law to report this settlement to one or more taxing authorities. The Bank makes no representation about tax consequences this may have or any reporting requirements that may be imposed on the Bank. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement.

Please do not respond to this email, if you have any questions, please contact your account representative at (800) 900-1178, extension 5336. Our office hours are Monday through Friday, 6:30am to 8:00pm, Pacific Time.

Sincerely,

KENNETH YATES  
Account Representative

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**NOTICE OF ELECTRONIC CHECK PROCESSING:**

We reserve the right to process checks electronically by transmitting the routing, account, and check number to the bank. By submitting a check, you authorize us to initiate an electronic debit from your account. A returned check may be collected electronically if it is returned for insufficient funds.

**New York Residents:**

New York City Department of Consumer Affairs License numbers 1020790, 1164236, 1239505, 1239507.