



LTD Financial Services, L.P.
7322 Southwest Freeway
Suite 1600
Houston, Texas 77074
Phone: (210) 253-2050
Fax: (713) 414-2126

15%

AUGUST 21, 2012

[Redacted]

[Redacted]

HUNTINGTON, NY 11743-4717

Ref No: [Redacted]
Creditor: CHASE BANK USA, NA
WASHINGTON MUTUAL
Account #: [Redacted]
Balance: 9459.46

Dear [Redacted]

This letter is to confirm that we are hereby authorizing the settlement of the above referenced account for the amount of \$ 1419.00, if paid by 08/31/2012. Upon receipt of this amount, your account will be settled in full. This letter and your canceled check or other receipt will serve as your proof of payment.

Chase Bank USA, NA is 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 Chase Bank USA, NA is required to notify the IRS, you will receive a copy of the form 1099C that is filed with the IRS.

Any payments or credits in excess of the agreed settlement amount will be applied against the account's outstanding balance.

Sincerely,

John D. Cunningham
V.P. Operations

See the reverse side of this notice for important information about your rights.

This is an attempt to collect a debt and any information obtained will be used for that purpose. LTD is a collection agency.