



ASSOCIATED
CREDIT SERVICES, INC.

February 23, 2012

[Redacted]
Joey [Redacted]
[Redacted]
Floral Park, NY 11001

16%

RE: Wells Fargo Financial
Our File: [Redacted]
Account #: [Redacted]
Balance: \$15,371.80

Dear [Redacted] & Joey [Redacted]

As authorized agents for **Wells Fargo Financial**, Associated Credit Services, Inc. will accept the amount of **\$2,500.00** as full and final payment on the above referenced account. This figure represents a settlement in the amount of **16%**.

Payment must be received by **February 29, 2012**, and should be made by a bank or certified check, MasterCard, Visa, American Express or check by phone. Any payment received after this date will not be considered full and final payment.

Sincerely,

Frank Silva
Associated Credit Services, Inc.

FS/jl

This communication is from a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose.