

Office Hours:
M-Th 8am-11pm est
Fri. 8am-10pm est
Sat. 8am-4pm est
Sun. 9am-1pm est

December 31, 2009

726 Exchange Street, Suite 700, Buffalo, NY 14210
Toll Free: 1-800-395-0417

Thomas [REDACTED]
140 Fell Ct Ste 202
Hauppauge, NY 11788

18%

Previous Creditor: Chase Bank USA, N.A.
Current Creditor : Chase Bank USA, N.A.
Account # : 18200000154 [REDACTED]
Balance : \$3,858.14
Reference # : 05343 [REDACTED]

***** SETTLEMENT OFFER *****

Fax attention:
Fax #: (000) 000-0000

Dear Thomas [REDACTED]

On behalf of our client, Chase Bank USA, N.A. ,
Capital Management Services, L.P. is willing to accept less than the full
balance due as a settlement on the above mentioned account. The settlement
offer shall be \$733.00 due in our office no later than 12/31/09.

You may remit these settlement payments to Capital Management Services, L.P.
726 Exchange St. Suite 700, Buffalo, New York 14210 or call
1-800-395-0417 for other payment options.

Upon clearance of sufficient funds, our records will be updated to reflect
that the above account has been satisfied.

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

Please see additional page for important information. We are required
under state law to notify consumers of the following rights.

This list does not contain a complete list of the rights consumers have
under state and federal law.