



JOSEPH,  
MANN &  
CREED

A Collection Agency

20600 Chagrin Blvd., Suite 550  
Shaker Heights, Oh 44122-5340  
Phone: (216) 831-5626  
Fax: (216) 831-5616

January 31, 2011

██████████  
██████████  
Mount Laurel, NJ 80544

Re: ██████████  
And PNC Bank

Amount: \$30,707.49

Client Account #: ██████████  
Our File #: 5762703

19%  
6 PAYMENTS

To Whom It May Concern:

We agree to accept \$6,000.00 as full and final settlement of the above captioned claim. This offer of settlement is contingent on our being in receipt of the full settlement amount by the following dates:

\$1000.00 due by January 31, 2011  
\$1000.00 due by February 26, 2011  
\$1000.00 due by March 26, 2011  
\$1000.00 due by April 26, 2011  
\$1000.00 due by May 26, 2011  
\$1000.00 due by June 26, 2011

Make the checks payable to "PNC Bank" and mail them to Joseph, Mann & Creed, 20600 Chagrin Blvd., Suite 550, Shaker Heights, Ohio 44122-5340

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

Please Note: We are not obligated to renew this offer.

Sincerely,

Tiffany Bassett

Ext. 267