



VALENTINE & KEBARTAS, INC.

15 Union Street, Lawrence, Massachusetts 01840 PHONE: 1-866-598-2788 FAX: 941-748-0258 EMAIL: iseig@vki-fl.com

February 23, 2012

Viola [REDACTED]
[REDACTED]
New Rochelle, NY 10801 [REDACTED]

RE: Chase Bank USA, N.A.

ACCOUNT NUMBER: xxxxxxxx [REDACTED]
Current Balance: \$5,617.25
Settlement Offer: \$1,124.00

20%

Dear Ms. [REDACTED]

Valentine and Kebartas, Inc. as a legally authorized representative of Chase Bank, USA, N.A. is offering a settlement on the aforementioned account.

*We are prepared to provide a full release of this liability for the sum of **One Thousand One Hundred Twenty Four Dollars (\$1,124.00)**. Our offer to release the outstanding balance is conditional upon your payment being received on or before the terms listed below, via Check by phone, certified funds or credit card payment.*

Terms of offer: Payment in the amount of \$1,124.00 is due no later than 2/24/2012.

Upon successful negotiation of funds, this will represent a settlement in full and our client will update your credit report accordingly.

Please continue to call 1-866-598-2788 ext 266 to secure your settlement.

Sincerely,

Pauline Reardon
Collections Manager

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

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.

This is an attempt to collect a debt. Any information obtained will be used for that purpose.
LS/ts

CONFIDENTIAL