



April 23, 2013



Leading Edge Recovery Solutions, LLC
5440 N Cumberland Ave STE 300
Chicago, IL 60656-1490

Current Creditor: ASSET ACCEPTANCE, LLC
Original Creditor: SEARS/CITIBANK
Account Number: *****
TERS Account Number: [REDACTED]
Current Balance: \$1,386.94
Settlement Amount: \$304.90

22%

Dear [REDACTED]

This letter serves as confirmation that Leading Edge Recovery Solutions will accept \$304.90 as a full and final settlement on the above referenced account.

Once the settlement amount has been received and the funds have cleared for payment, you will then be released of any further liability to ASSET ACCEPTANCE, LLC / SEARS/CITIBANK, and its agents in reference to this account. In return, we will then notify our client the account has been settled in full and thus, if applicable, your credit bureau should be updated accordingly.

This agreement is in effect until 4/30/2013 and is null and void if terms of this agreement are not met.

Federal law prohibits certain methods of debt collection, and requires that we treat you fairly. You can stop us from contacting you by writing a letter to us that tells us to stop the contact or that you refuse to pay the debt. Sending such a letter does not make the debt go away if you owe it. Once we receive your letter, we may not contact you again, except to let you know that there won't be any more contact or that we intend to take a specific action.

If you have a complaint about the way we are collecting this debt, please write to us at Leading Edge Recovery Solutions, LLC 5440 North Cumberland Ave STE 300 Chicago, IL 60656, email us at AssetComplaints@leadingedgerecovery.com, or call us toll-free at (866) 577-8403 between 9:00 A.M. and 5:00 P.M. CST, Monday - Friday.

The Federal Trade Commission enforces the Fair Debt Collection Practices Act (FDCPA). If you have a complaint about the way we are collecting your debt, please contact the FTC online at www.ftc.gov; by phone at 1-877-FTC-HELP; or by mail at 600 Pennsylvania Ave., N.W., Washington, D.C. 20580.

Sincerely,

Collections Department
(855) 853-6334

Hours of Operation:

Monday-Thursday 8:00am – 9:00pm CST / Friday 8:00am – 5:00pm CST / Saturday 8:00 – 12 Noon CST

This is an attempt to collect debt by a debt collector. Any information obtained will be used for that purpose. Please be aware that any forgiveness above \$600.00 may be reported to the IRS on a 1099C Form.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION