

PO Box 92109  
Austin TX 78709

Paragon Way, Inc.  
7500 Rialto Blvd Bldg 1 Ste 100, Austin, TX 78735  
Hours of Operation (CST): Mon.-Th. 7:00 a.m. - 9:00 p.m.,  
Fri. 7:00 a. m. - 6:00 p. m., Sat. 8:00 a. m. - 12:00 p. m.  
Toll-Free . LOCAL 512-347-1496

Personal and Confidential

Lena [REDACTED]

24%

DATE: 5/12/2011

ORIGINAL CREDITOR: GE Money Bank/ Home Design  
ORIGINAL ACCOUNT #: [REDACTED]

BALANCE: \$3,730.45

PRINCIPAL: \$3,730.45

INTEREST: \$0.00

SETTLEMENT: \$900.00

REFERENCE #: [REDACTED]

**PLEASE READ CAREFULLY - THIS IS YOUR AGREEMENT**

Dear Lena [REDACTED],

In accordance with our agreement, we are forwarding this confirmation of payment arrangement to you. Paragon Way, Inc. has agreed to settle your GE Money Bank/ Home Design account as follows:

Amount to be Paid: \$ 900.00

Promise Due Date: May 24<sup>th</sup>, 2011

You have agreed to the above terms and following conditions: a single payment of \$900.00 is due in our office by 5:00 p.m. CST . For your convenience, you may pay by bank draft, cashier's check, money order, or personal check, or if you wish to make a payment by phone, please call us toll-free at . Please include your reference number [REDACTED] on your payment. Please be aware that any checks returned from our bank after deposit will terminate the payment arrangement on your account as set out above. All future payments and correspondence should be addressed to:

Paragon Way, Inc.

PO Box 92109

Austin, TX 78709

This offer is made for purposes of settlement only and is not an admission that any amount less than the full balance is due. If you honor the terms of this offer, Paragon Way, Inc. agrees to settle for the "settlement" amount shown above.

This company is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose.

Sincerely,  
Paragon Way Inc