

4/22/2013



25%

ATTN: MIKE
FAX: 888-777-2170

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
HAUPPAUGE, NY 11788

Re: BARCLAYS CARD
West Asset Management
Current Balance

XXXX-XXXX-XXXX-[REDACTED]
[REDACTED]
\$1274.53

Dear [REDACTED]

West Asset Management agrees to accept \$319.00 as settled for an amount less than full balance on the above referenced account. Your payment must be received no later than 4/23/2013. Payments may be made via telephone by calling our office at 800-277-5524 or overnight mail to one of the following addresses.

Regular Mail:
PO Box 956842
St. Louis, MO 63195

Overnight Mail
Operations Center
1005 Convention Center
St. Louis, MO 63101
#956842-SL-MO-CI-LB

On behalf of West Asset Management, your demonstrated effort to satisfy this account is appreciated. Please retain this letter along with your canceled check, which together will serve as your receipt. If you have any questions, please feel free to call me at 800-277-5524. We will consider your account settled for an amount less than full balance and an update will be sent to the credit reporting agencies reflecting the settlement.

Sincerely,

Natasha Goodes
West Asset Management

HMA

If the difference between your principle account balance and payoff amount is greater than or equal to \$600.00, it may be considered taxable income. If you fall into the taxable income category, an IRS Form 1099C will be sent to you and the Internal Revenue Service in January of the year following your final settlement payment. Please contact a tax advisor to determine if there are any tax consequences which may result from a settlement. The current balance listed above is effective as of the date of this letter and is subject to change.