



March 17, 2015

██████████
██████████
Waccabuc, NY 10597

25%

Account #: ██████████

Balance: \$1,152.58

Dear Mr. ████████:

At this time, M & T Bank will accept \$287.45 as a "Settlement In Full" on the above referenced account and will be due in our office on March 25th, 2015. Once the payment has been received, the credit bureaus will be updated.

Please remit your payment to the address below.

M&T Bank
Crosspoint Business Park
475 Crosspoint Pkwy.
Getzville, NY 14068
Attn: Todd M. Burke

If you have any questions, please feel free to call me at 1- 800-724-2445, ext. 6519.

Sincerely,

Todd M. Burke
Recovery Specialist
M&T Bank Recovery Department

This is an advisement that any settled amount paid for less than the balanced owed at year-end of the payment being received will require that you receive a 1099c statement. For further information on how to prepare the 1099c statement contact your tax adviser or the Internal Revenue Service.