

JCC J.C. Christensen & Associates, Inc.

POST OFFICE BOX 519 SAUK RAPIDS, MINNESOTA 56379
1-866-319-8619
www.JCCSecurePay.com

XKSCN
1/29/2013

[REDACTED]

28%

[REDACTED]

Creditor Account Number: XXXXXXXX [REDACTED]
JCC Account Number: [REDACTED]
Total Balance Owing: \$1,432.48
Regarding: KOHL'S DEPARTMENT STORES, INC.

SETTLEMENT CONFIRMATION

Dear [REDACTED]

J.C. Christensen and Associates, Inc. as well as our client CAPITAL ONE, N.A. agree to accept \$400.00 as full and final settlement to the above referenced account providing funds are received by January 31, 2013. We are not obligated to renew this offer.

This receipt is valid when all payment instruments received are honored. Insufficient funds or voided transactions will deem this document and agreement null and void.

Unless prohibited by law or you provide other instructions for directing payments, any credits to your account or payments received, which exceed the minimum settlement amount noted in this letter, will be retained by Kohl's and treated as your authorization to modify the terms of the settlement to include any overpayments, which will be applied to your remaining balance.

Sincerely,

Rose Reed
1-866-319-8619
Collection Specialist

NOTICE - SEE NEXT PAGE FOR IMPORTANT INFORMATION

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

JCC receives incoming calls Central Time Monday-Tuesday 8am-9pm, Wednesday-Friday 8am-5pm, Saturday 8am-noon.
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