

28%

**usbank.**

P.O. Box 790084  
St. Louis MO 63179

August 11, 2011

Noah [REDACTED]

Re: Acct: [REDACTED] Balance: \$4,486.15 Sett amt: \$1,300.00

Dear Michael @ SJ Packman & Assoc.,

Please allow this letter to confirm that U.S. Bank has agreed to accept the sum of \$1,300.00 as settlement in full on the above referenced account.

Upon receipt and the clearing of the funds of \$1,300.00 due no later than December 25, 2011, U.S. Bank will release you from any and all liability on the accounts and notify the credit reporting agencies that the above referenced account has been settled in full.

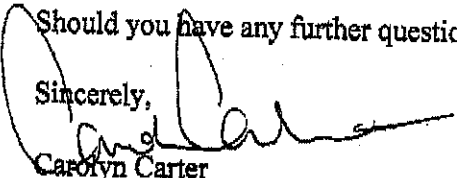
This is a term settlement as follows: an initial payment of \$825.00 by August 25, 2011 followed by four payments of \$118.75 due by the 25<sup>th</sup> of September thru December 2011.

Checks via the phone are available to you at no additional charge. The overnight address is as follows: US Bank 9321 Olive St. Louis, MO 63132 attn: Recovery-Carter.

This offer will be considered null and void should there be any deviation in the payment terms and date set forth above and the balance will be due.

Should you have any further questions, please contact me at the number provided below.

Sincerely,



Carolyn Carter

Recovery Specialist

US Bank

1-800-308-3648, ext. 216-4051

314-216-4051