



Bay Area Credit Service

29%

Toll Free: 866-739-0522

May 18, 2010
██████████, IVAN

PO BOX ████████ NEW YORK NY 100110102

ACCOUNT DETAIL	
Creditor:	CREDIT ONE BANK
Your Account Number:	6515██████
Principal Due:	\$ 666.01
Interest Due:	0
Client Reference Number:	444796215██████
Total Balance Due:	\$ 666.01

Office Hours: 8:00 A.M. to 9:00 P.M. Monday-Friday
8:00 A.M. to 2:00 P.M. Sunday

Dear IVAN, ██████████

After reviewing this account, it has been determined by an authorized representative that we will accept \$199.81 as full settlement of your account. The total \$199.81 must be received by 5/28/2010. Payment must be made by Check, by Phone, Western Union, or Credit Card. Call our office today if you have any questions. Upon receipt of settlement in full, all credit reporting agencies will be notified of the settlement.

This settlement offer will become null and void if you fail to honor these stipulations, and the balance will revert to its original contract amount, minus sums paid therein, and if applicable interest will continue to accrue.

Sincerely,

Bay Area Credit Service, LLC

PLEASE SEE THE REVERSE SIDE FOR IMPORTANT CONSUMER RIGHTS

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

1901 W 10th Street, Antioch, CA 94509