

October 27, 2010

ANDRZEJ [REDACTED]  
[REDACTED]  
[REDACTED]  
RUTHERFORD NJ 07073-100

30%

RE: Creditor: CREDIT ONE BANK  
Creditor Acct#: 44479 [REDACTED]  
Arm Acct#: [REDACTED]  
Balance: \$ 1,268.10

Dear: ANDRZEJ [REDACTED],

Accounts Receivable Management, Inc., authorized agent for the above-mentioned creditor, is prepared to offer you this special offer to settle this account for \$ 390.00 IN ONE (1) installment(s).

**Schedule of Installments**

\$ 390.00 due 10-28-10

This offer is contingent upon funds being received in our office by the date(s) stated.

Payment of this amount by said date would conclude your financial obligation regarding this above-mentioned debt. Should you choose not to take advantage of this opportunity then we strongly suggest that you contact this office to discuss another way to satisfy this debt and avoid further collection activity.

Please return this letter with your payment.

Sincerely,

NIC'LES LONG  
Adjustor

NAL/JZG

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

PLEASE SEE REVERSE FOR INFORMATION THAT MAY APPLY TO YOU