

Palomar Associates
PO Box 2549
Carlsbad, CA. 92018-2549


palomar
associates

Talibe [REDACTED]
[REDACTED]
Bronx NY 10453

34%
LOAN

| |
|-----------------------------|
| 14 March 2011 |
| Re: American Credit Company |
| Acct# [REDACTED] |
| Balance: \$902.41 |

Dear Mr. [REDACTED]

Palomar Associates has agreed to accept a payoff amount of \$307.42. This settlement is classified as a **Settlement in full**. This settlement will release you from any and all liabilities pertaining to the above reference matter of American Credit Company, Palomar Associates and Duvera Financial. For this offer to be valid, we must receive your payment in our office no later than **25 March 2011**.

Please understand that these arrangements may be revoked and the balance may become due and payable immediately if you do not meet the terms agreed to.

Upon receipt of guaranteed funds, we will notify the three major credit bureaus to have this account deleted from your credit report.

You may pay by cashiers check, money order or personal check made payable to Duvera Financial.

Mail your overnight or next day air payment to: Palomar Associates, 1910 Palomar Point Way, Suite #101, Carlsbad, CA. 92008-5578. Include your account number on your payment instrument.

To pay by phone, call 866-711-4700.

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

Sincerely,
Johnnie Harrell,
Account Executive, Ext #1201
Duvera Financial dba Palomar Associates