

ZWICKER & ASSOCIATES, P.C.
ATTORNEYS AT LAW
80 MINUTEMAN ROAD, ANDOVER, MA 01810-1008
Tel. (877) 221-8325 Fax (978) 686-3538
NY CITY RESIDENTS ONLY CALL (877) 368-4531

February 25, 2013

35%

THIS LAW FIRM
EMPLOYS ONE OR
MORE
ATTORNEYS
ADMITTED TO
PRACTICE IN THE
FOLLOWING
STATES:

- ARIZONA
- CALIFORNIA
- CONNECTICUT
- FLORIDA
- GEORGIA
- IDAHO
- ILLINOIS
- KENTUCKY
- MARYLAND
- MASSACHUSETTS
- MICHIGAN
- NEW JERSEY
- NEW HAMPSHIRE
- NEW YORK
- NORTH CAROLINA
- OHIO
- OREGON
- TENNESSEE
- TEXAS
- VIRGINIA
- WASHINGTON
- WEST VIRGINIA
- DISTRICT OF COLUMBIA

Personal and Confidential

File ID: [REDACTED]

[REDACTED]

Attn: Mike

Fax: 888-777-2170

Creditor: PayPal Smart Connect

RE: M [REDACTED]

Account number ending in: xxxxxxxxxxxx [REDACTED]

Balance: \$515.28

To Whom it May Concern:

This letter confirms that GE Capital Retail Bank ("GECRB") has agreed to accept \$181.00 as settlement in full of the above referenced account. If we receive all the payments set forth below by the due dates stated below, GECRB will consider this account settled for less than the full balance.

Amount	Due Date
\$181.00	February 27, 2013

If we do not receive any of the above payments by the due date specified for that payment, the account will not be settled pursuant to this arrangement.

GECRB reports balances forgiven in the amount of \$600.00 or greater to the Internal Revenue Service. You may receive a 1099C. Please consult your tax advisor if you have any questions regarding this notice. If you have already paid the agreed upon settlement, please disregard this letter. If you have any questions, please call this firm and ask to speak to one of our non-attorney Account Representatives.

Sincerely,

Jamie Walker
Director of Operations

JW/cm/KY/lc/285/LC

1 GE Capital Retail Bank reports balances forgiven in the amount of \$600 or greater to the Internal Revenue Service. Please consult your tax advisor if you have questions regarding this notice."

1. This firm is a debt collector.
2. This firm is attempting to collect a debt and any information obtained will be used for that purpose.
3. Important notices appear on the back of this letter. Please read them as they may affect your rights.
4. Colorado residents: please read important notice on the back of this letter.