



39%  
JUDGMENT  
4 PAYMENTS

Attn: Michael Siniski, [REDACTED]

October 12, 2010

Re: Client: American Express  
Card Member: [REDACTED]  
Reference Number: [REDACTED]  
Our File Number: [REDACTED]  
Total Judgment Amount: \$5,075.79

Dear Michael Siniski, [REDACTED]

Please be advised that our client, American Express, has authorized our office to accept a negotiated total settlement amount of \$2,000.00, for the above referenced account per your telephone conversation with Jose from my office on October 7, 2010, and October 12, 2010.

Your client is to forward an initial payment *directly to this office*, in the amount of \$500.00, to be received by this office on or before **October 15, 2010**. Thereafter, your client is to continue to forward monthly payments *directly to this office*, in the amount of \$500.00, to be received by our office on or before the 30<sup>th</sup> day of each month commencing **November 30, 2010, through and including January 30, 2011**. Please send your payment in the form of a personal check, cashier's check, or money order made payable to **American Recovery Service, Incorporated (ARSI)**, via **US Mail to 555 St. Charles Drive, Suite 100, Thousand Oaks, Ca. 91360**, or by calling **888-395-2774, extension 2101**, to make a check by phone payment.

Upon receipt and clearance of your client's final payment as mentioned above, our office will forward your client's file to our Attorney so that they may file a Satisfaction of Judgment on your client's behalf and release any and all liens filed against him.

Should your client fail to comply with the payment arrangement terms set forth herein, he will be held responsible to pay the entire judgment balance including interest and court costs due and owing our client.

Please feel free to contact our office should you have any additional questions or concerns.

Thank you for your cooperation in resolving this matter.

Sincerely,

Kalum Tharaka,  
Post-Judgment Attorney Network Manager  
American Recovery Services Incorporated  
JLH/kt

THIS HAS BEEN SENT TO YOU BY A COLLECTION AGENCY. THIS IS AN ATTEMPT TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

CORPORATE  
HEADQUARTERS  
555 St. Charles Dr. Ste 100  
Thousand Oaks, Ca. 91360  
Phone: 805.379.8500