

FIRST NATIONAL COLLECTION BUREAU

DECEMBER 10, 2009

██████████
██████████
LINDENHURST NY 11757

40%

Client: APPLIED BANK
Account# 4227 0930 ██████████
Balance Due: \$1,039.67
SIF Amount: \$415.87
Due Date: 12/10/09

First National Collections Bureau Inc., as acting agent for APPLIED BANK, has agreed to accept \$415.87 as settlement in full on the above referenced account.

This settlement offer is only guaranteed if we receive your payment of \$415.87 in our office on or before 12/10/09. If we do not receive the settlement in full by the date listed above, we reserve the right to modify the offer or revoke it in its entirety.

Upon clearance of your payment we will notify our client so it can update its records accordingly, as well as update the proper credit reporting agencies.

If you have any questions, please contact us at 1-800-824-6191.

JASON BECK
Account Executive
/DMR

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

610 Waltham Way * McCarran, NV 89434
P O Box 51660 * Sparks, NV 89435
(775) 322-0444 * (800) 824-6191 * Fax (775) 322-0438