

COMENITY BANK

[REDACTED]
[REDACTED]

Account Number: [REDACTED]

Dear [REDACTED]

4/1/2013
40%

A recent review of your NEW YORK AND COMPANY account indicates a balance of \$300.80 which is being reported to one or more credit bureaus as an unpaid charge-off. In an effort to expedite the resolution of your past due account and avoid additional collection efforts, we are writing to offer you the opportunity to settle your past due account for \$120.32 which is 40 % of your outstanding balance.

The settlement amount must be made in one payment and received by COMENITY on or before 4/15/2013. Once your payment is received, and your funds clear, we will notify the appropriate credit reporting agencies that you have settled this account. In order to take advantage of the settlement savings being offered, please call me today at 614-729-5980 to authorize a payment by phone or to discuss your financial situation.

\$120.32 4/15/2013

Sincerely,

Settlement Specialist

614-729-5980