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LAW OFFICES  
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NYC DEPT of CONSUMER  
Affairs License # 1255143

9/20/12

[Redacted]

ATTN: SANDY  
FAX#: (888)777-2170

RE: ASSET ACCEPTANCE, LLC  
VS: [Redacted]  
MJRF#: [Redacted]  
LAST 4 DIGITS OF SS# [Redacted]  
ORIG ACCT# [Redacted]  
ORIG CREDITOR - EXPRESS

Dear [Redacted]

This is to advise you that our client is willing to accept the settlement amount mentioned below, provided you pay as follows:

CURRENT BALANCE: \$ 3049.38  
SETTLEMENT AMOUNT: \$ 1200.00  
SETTLEMENT DUE DATE ON OR BEFORE 9/28/12

This settlement represents an opportunity to liquidate your debt without the necessity of paying the full balance.

Kindly make your certified check or money order payable to our client, and forward it to our office. Please include your file number so that your account is properly credited.

If you have any questions regarding this matter, please contact me.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION GATHERED WILL BE USED FOR THAT PURPOSE.

Very truly yours,

BY: [Signature]  
MULLOOLY, JEFFREY, ROONEY & FLYNN LLP

S4  
Refer to: C. MARTIN

Collection Manager

(516)656-5366