

# FRS

FINANCIAL RECOVERY SERVICES, INC.  
P.O. BOX 385908  
Minneapolis, MN 55438-5908  
952-831-4800

Feb 11, 2014



CLIENT: CACH LLC  
CURRENT CREDITOR: CACH, LLC  
ORIGINAL CREDITOR: FIA BANK OF AMERICA  
REGARDING: BANK OF AMERICA, N.A.  
ACCOUNT NUMBER: XXXXXXXXXXXX  
DATE OF LAST PAYMENT: 2010-06-30  
CHARGE-OFF DATE: 2010-07-31

BALANCE ITEMIZATION  
PRINCIPAL BALANCE: \$22631.64  
BALANCE DUE: \$22631.64  
FRS FILE NUMBER: [REDACTED]  
PIN NUMBER: [REDACTED]

\*\*\*\*SETTLEMENT REDUCTION OFFER\*\*\*\*

WE ARE AUTHORIZED TO SETTLE THE ABOVE LISTED ACCOUNT FOR \$2000.00. THESE FUNDS MUST BE MADE PAYABLE TO OUR OFFICE NO LATER THAN 02/27/14. WE ARE NOT OBLIGATED TO RENEW THIS OFFER.

CACH, LLC IS REQUIRED BY THE IRS TO PROVIDE INFORMATION ABOUT CERTAIN AMOUNTS THAT ARE DISCHARGED AS A RESULT OF A CANCELLATION OF A DEBT ON A FORM 1099C. IF CACH, LLC IS REQUIRED TO NOTIFY THE IRS, YOU WILL RECEIVE A COPY OF THE FORM 1099C THAT IS FILED WITH THE IRS. WE RECOMMEND THAT YOU CONSULT INDEPENDENT TAX COUNSEL OF YOUR OWN CHOOSING IF YOU DESIRE ADVICE ABOUT ANY TAX CONSEQUENCES WHICH MAY RESULT FROM THIS SETTLEMENT.

WHEN YOU HAVE SATISFIED THIS AGREEMENT, THE ACCOUNT WILL BE CONSIDERED SETTLED IN FULL FOR LESS THAN THE FULL BALANCE AND YOU WILL BE RELEASED OF ALL LIABILITY RELATIVE TO THE ABOVE LISTED ACCOUNT(S).

IF YOU ARE SENDING YOUR PAYMENT BY OVERNIGHT DELIVERY, PLEASE USE THE FOLLOWING ADDRESS: 4900 VIKING DRIVE, EDINA, MN 55435

SINCERELY,

BRANDON MOLINA  
ACCOUNT MANAGER  
TOLL FREE: 1-866-418-9053

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Office hours are: Monday-Thursday, 7am to 8pm; Friday 7am to 5pm; Saturday 7am to noon.