



FEBRUARY 18, 2009

ESCONDIDO CA 92027-1768

IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED TO COLLECT A DEBT, OR AN ACT TO COLLECT, ASSESS OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

Regarding: Client Name: [REDACTED]
Amount Owed: \$ 41,786.94
CCB Acct #: [REDACTED]
Client Ref#: [REDACTED]

To Whom It May Concern:

Pursuant to our conversation, our client [REDACTED] has agreed to accept \$ 3,500.00 as settlement in full of your account balance, of \$ 41,786.94

The amount agreed upon as settlement in full must reach our office no later than FEBRUARY 28, 2009. If this amount is not received in our office by the date specified, and by the method of payment agreed upon (Western Union, Fastcheck), the settlement offer will be considered null and void, and the full balance of \$ 41,786.94 will become due.

Additionally, this settlement will be considered null and void if said check is returned by the bank for any reason.

Sincerely,

Customer Service Department

THIS COMMUNICATION IS FROM A DEBT COLLECTION AGENCY
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE

E-mail:

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By accepting less than the full payoff amount to release [REDACTED] interest in the property, you are discharged from paying the deficiency balance of \$ 38,296.94. [REDACTED] may file a 1099 form with the Internal Revenue Services (IRS). This form notifies the IRS of the unpaid debt and may require you to report the unpaid debt as income when you file your taxes. [REDACTED] recommends that you contact your tax adviser to discuss any federal tax implications.

The following special comment will be reported to the credit bureaus and added to the tradeline: ***Account Paid In Full For Less Than The Full Balance.***

We appreciate your cooperation in the payment of this obligation. If you are unable to keep this agreement, it is imperative that you contact us within five days of the date of this letter to avoid further collection activity. We are available to answer any questions you may have, so please do not hesitate to call us at 800-755-5249 between the hours of 8:00 a.m. and 8:00 p.m. Central time Monday thru Thursday and 8:00 a.m. and 5:00 p.m. Central time on Friday.

