

CLIENT SERVICES, INC.
3451 HARRY S. TRUMAN BLVD.
ST. CHARLES, MO 63301-4047
800-521-3236

Office Hours (Central Time): Monday-Thursday: 7am-9pm
Friday: 7am-5pm
Saturday: 7am-12noon
Sunday: Closed

October 25, 2011

~~CONFIDENTIAL INFORMATION
YOUR RIGHTS ARE
PROTECTED BY FEDERAL AND STATE LAWS~~

REFERENCE NUMBER
~~XXXXXXXXXX~~

RE: CHASE BANK USA, N.A.
ACCOUNT NUMBER: ~~XXXXXXXXXXXXXXXXXXXX~~
BALANCE DUE: \$3,547.12 TOTAL SETTLEMENT OFFER AMOUNT: \$1,065.00

In an effort to resolve this account, your creditor has authorized our offices to extend a reduced settlement offer on the above balance due. The current settlement offer is \$1,065.00. To accept this settlement offer, please make the initial payment by the date listed beside payment one. This offer is contingent upon timely receipt of all payments.

Reserving the right to negotiate, your creditor will accept the following payment installment settlement as outlined below or on page two of this document.

Any payments or credits in excess of the agreed settlement amount will be applied against the account's outstanding balance.

We look forward to working with you in resolving this matter.

Thank you,

CHARLES ROBERSON

If you have any questions or concerns regarding how your account has been handled by Client Services, Inc., please contact our consumer affairs department toll free at 1-877-665-3439.

Chase Bank USA, N.A., 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 Chase Bank USA, N.A., is required to notify the IRS, you will receive a copy of the form 1099C that is filed with the IRS.

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

FOR IMPORTANT RIGHTS AND PRIVILEGES WHICH MIGHT APPLY TO YOUR STATE OF RESIDENCE PLEASE SEE BELOW OR REVERSE SIDE (IF FAXED, THEN FOLLOWING PAGE).