

OFFICE HOURS:
M-Th 8am-11pm est
Fri. 8am-10pm est
Sat. 8am-4pm est

September 21, 2011

726 Exchange Street, Suite 700, Buffalo, NY 14210
Toll Free: 1-800-396-0870

~~XXXXXXXXXXXXXXXXXXXX~~

XX,

Previous Creditor:
Current Creditor : DB SERVICING CORPORATION
Account # : ~~XXXXXXXXXXXXXXXXXXXX~~
Balance : \$7,282.02
Reference # : ~~XXXXXXXXXXXX~~

***** SETTLEMENT OFFER *****

Fax attention:
Fax #: ~~XXXXXXXXXX-XXXXXX~~

Dear ~~XXXXXXXXXX IN XXXXXXXXXXXXX~~

On behalf of our client, DB SERVICING CORPORATION,
Capital Management Services, L.P. is willing to accept less than the full
balance due as a settlement on the above mentioned account. The settlement
offer shall be \$3,276.91 due in our office no later than 09/21/11.

You may remit these settlement payments to Capital Management Services, L.P.
726 Exchange St. Suite 700, Buffalo, New York 14210 or call
1-800-396-0870 for other payment options.

Upon clearance of sufficient funds, our records will be updated to reflect
that the above account has been satisfied.

This is an attempt to collect a debt; any information obtained will be
used for that purpose. This communication is from a debt collector.

Please see additional page for important information. We are required
under state law to notify consumers of the following rights.

This list does not contain a complete list of the rights consumers have
under state and federal law.