



June 9, 2008

ARS NATIONAL SERVICES, INC.

960 S. Andreasen Dr. Ste B. Escondido, CA 92029

FORREST [REDACTED]
[REDACTED] * [REDACTED]
[REDACTED]
[REDACTED] UT [REDACTED]

RE: SETTLEMENT PROPOSAL
CREDITOR: Capital One Bank (USA), N.A.
ARS ACCOUNT: [REDACTED]
BALANCE: \$ 5862.30

Dear Sir/Madam:

This letter confirms that Associated Recovery Systems is duly authorized to accept \$ 1500.00 in settlement of the above-referenced account provided your payment reaches this office by 6-10-08.

This will also confirm that no action has been taken against you or your credit rating by this agency. After settlement of your account, Capital One Bank (USA), N.A. will update your credit file to reflect a settled account status.

Your payment must reach this office by the due date or this offer will become null and void. To ensure your funds are received by the due date, Associated Recovery Systems accepts "Quick Check" by phone and Western Union "Quick Collect" (Code City: Happy Valley, CA). Your returned check may be collected electronically if the check is returned for insufficient or uncollected funds. If your bank fails to honor your check, this offer will become null and void.

If you have any questions, please contact your account representative at (800) 820-9980. Our office hours are Monday through Friday 6:30 a.m. to 8:00 p.m., Pacific Time.

Sincerely,

AMANDA CUMMING XT4086

Account Representative
ASSOCIATED RECOVERY SYSTEMS
(A division of ARS National Services, Inc)

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