

CREDITORS FINANCIAL GROUP

3131 South Vaughn Way, Suite 110, Aurora, CO 80014
Tel 303.369.2345 Toll Free 888.298.7107 Fax 303.369.4061

09-18-08

██████████ PAMELA A ██████████
C/O DEBT SETTLEMENT OF AMERICA
470 MARKET AVE SW BOX 15
GRAND RAPIDS MI 49503

RE: CHASE BANK, USA, N.A.
REFERENCE #: ██████████0590
CFG ACCOUNT #: ██████████
BALANCE OWING: \$ 11649.84

DEAR PAMELA ██████████,

THIS LETTER IS INTENDED TO VERIFY THAT WE, CREDITORS FINANCIAL GROUP HAVE BEEN AUTHORIZED TO ACCEPT \$3000 BY 09-24-08 AND \$250 BY 10-11-08 AND \$250 BY 11-11-08 AS SETTLEMENT IN FULL FOR THE ABOVE MENTIONED ACCOUNT. FAILURE TO COMPLY WITH THESE AGREED CONDITIONS WILL MAKE THIS OFFER NULL AND VOID.

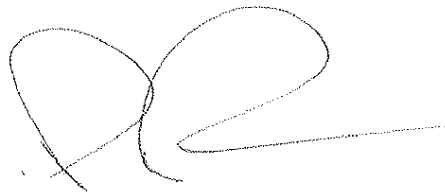
UPON CLEARANCE OF YOUR PAYMENTS, THE ACCOUNT WILL BE CONSIDERED SETTLED IN FULL. AFTER THIRTY (30) DAYS, THE CREDIT BUREAUS WILL BE NOTIFIED THAT YOUR ACCOUNT IS IN A SETTLED IN FULL STATUS. YOUR SETTLEMENT AND RELEASE NOTICE IS PENDING RECEIPT OF YOUR PAYMENT.

THIS COMMUNICATION IS FROM A PROFESSIONAL DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
LICENSE #0978669.

SINCERELY,

CREDITORS FINANCIAL GROUP,

KATHY WOODWARD
COLLECTION CONSULTANT



MANAGERIAL AUTHORIZATION

DSIF3:cpu

AURORA OFFICE HOURS: 8:00 A.M. - 7:00 P.M. MONDAY THROUGH THURSDAY.
8:00 A.M. - 5:00 FRIDAY. 8:00 A.M. - 11:00 NOON SATURDAY.
ADDRESS: 3131 SOUTH VAUGHN WAY SUITE 120 AURORA, CO 80014