



56 MAIN ST  
HAMBURG, NY 14075

RETURN SERVICE REQUESTED

[REDACTED]  
CATHEY [REDACTED]  
[REDACTED] NC [REDACTED]



ORIGINAL CREDITOR: **CHASE/PROVIDIAN**  
CURRENT BALANCE: **\$3,122.07**  
ACCOUNT# [REDACTED] **00692**

LHR INC. HAS AGREED TO ACCEPT LESS THAN THE FULL BALANCE AS PAYMENT-IN-FULL REGARDING THE ABOVE REFERENCED ACCOUNT.

THIS SETTLEMENT, AS OFFERED, WILL BE **\$937.00** TO BE RECEIVED AT THE ABOVE ADDRESS ON OR BEFORE **8/15/2008** . PLEASE HAVE YOUR CHECK OR MONEY ORDER MADE PAYABLE TO LHR INC.

PLEASE BE AWARE THAT IF A CHECK IS PRESENTED FOR PAYMENT AND DOES NOT CLEAR YOUR BANK, THIS ARRANGEMENT WILL BE CONSIDERED NULL AND VOID. UPON CLEARANCE OF THIS PAYMENT YOUR CREDIT FILE WILL BE UPDATED TO REFLECT PAID-IN-FULL.

OUR REPRESENTATIVES ARE TRAINED TO OFFER ASSISTANCES REGARDING YOUR OBLIGATION. IT IS IMPORTANT TO CONTACT THIS OFFICE AT 1-877-665-0615.

**FEDERAL LAW REQUIRES WE NOTIFY YOU THAT THIS IS AN ATTEMPT TO COLLECT A CONSUMER DEBT AND ANY INFORMATION WILL BE USED FOR THAT PURPOSE.**

SINCERELY,

J.P. MICHAELS  
DEPARTMENT MANAGER  
1-877-665-0615  
00609