

JPMorgan Chase Legal Department
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Los Angeles, CA 90071
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Shedrick O. Davis III, Vice President & Assistant General Counsel
David B. Snyder, Vice President & Assistant General Counsel
Arthur W. Shwachman, Assistant Vice President and Senior Counsel
Huan T. Nguyen, Assistant Vice President & Senior Counsel

September 17, 2008

Hector [REDACTED]

[REDACTED]

[REDACTED] CA, [REDACTED]

RE: Chase Bank USA, N.A. vs. Hector [REDACTED]
Case No.: [REDACTED]
Account No.: [REDACTED] 0772

Balance: \$ 7959.88

Dear HECTOR [REDACTED]

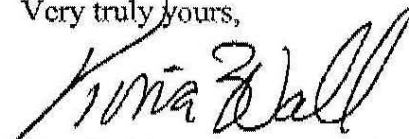
This letter shall serve to confirm that Chase Bank USA, N.A. shall accept \$ 3,980.00 as settlement in full of the above-referenced matter. This amount shall be due as set forth in the attached payment schedule.

Payment can be called in to our Litigation Support Division at 800/327-7718 or can be mailed to Chase Bank USA, N.A. at the above address. It will take 30 days after the check is posted to the account for a DISMISSAL REQUEST or SATISFACTION OF JUDGMENT to be generated.

After you have reviewed this letter agreement, please date and countersign in the area indicated below and return this letter in the enclosed self-addressed, stamped envelope.

If there are any further questions, please contact me at 213-621-8323.

Very truly yours,



Tina E. Wall
Legal Assistant to
Attorneys for Plaintiff/Creditor
Chase Bank USA, N.A.

I have read and consent and agree to the terms of this letter with the attached payment schedule.

DATED: _____

Hector [REDACTED]