

Office Hours:
 M-Th 8am-11pm est
 Fri. 8am-10pm est
 Sat. 8am-4pm est
 Sun. 9am-1pm est

March 21, 2008

726 Exchange Street, Suite 700, Buffalo, NY 14210
 Toll Free: 1-800-395-0417

Donna [REDACTED]
 [REDACTED]
 [REDACTED], TX [REDACTED]

Previous Creditor: First USA
 Current Creditor : Chase Bank USA, N.A
 Account # : [REDACTED] 2560
 Balance : \$26,644.98
 Reference # : [REDACTED]

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

Fax attention:
 Fax #: (000) 000-0000

Dear Donna [REDACTED]

On behalf of our client, Chase Bank USA, N.A,
 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 \$6,661.26 due in our office no later than 03/24/08.

You may remit these settlement payments to Capital Management Services, L.P.
 726 Exchange St. Suite 700, Buffalo, New York 14210 or call
 1-800-395-0417 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.

Important information may be found on the back of this letter. 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.