

PSC Return address

Address Service Requested

July 29, 2008

ASSOCIATED RECOVERY SYSTEMS

A DIVISION OF ARS NATIONAL SERVICES, INC.

960 S Andreason Ave Suite B

Escondido, CA 92029

866-888-9096 FAX: (866) 464-3418

██████████ CYNTHIA ██████████
██████████ VA ██████████

ACCOUNT IDENTIFICATION

Re: Chase Bank, USA, N.A

Account: ██████████ 3914

ARS Acct No: ██████████

Balance: **\$11,096.03**

This letter confirms that Associated Recovery Systems is duly authorized to accept **\$3883.61** in settlement of the above-referenced account provided your payment is done check by phone today July 29, 2008 and dated for no later then July 31, 2008.

This will also confirm that no action has been taken against you or your credit rating by this agency. After settlement of your account, Chase Bank will notify the national credit bureaus – Experian, Equifax and Trans Union – that you have resolved your account. Our client is required to file form 1099C with the IRS for any forgiveness of \$600.00 or more.

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 offers "Quick Check" by phone, Western Union "Quick Collect" (Code City: Cheetah, CA), and Moneygram "Express Payment" (Receive Code: 3973). 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 ext.3289. Our office hours are Monday through Friday, 6:30am-8:00pm (pacific time).

Sincerely,
Crystal May
Account Representative

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

(SEE REVERSE SIDE FOR IMPORTANT INFORMATION)

-----Detach And Return With Payment-----

BOHSIF1 - ██████████

Account: ██████████

Amount Enclosed: \$ _____

Enclosing this coupon with your payment will expedite credit to your account.

Make your check or money order payable to:

ARS National Services, Inc.

Print address/phone changes below or call 866-888-9096.

Home () _____
Work () _____

NOTICE OF ELECTRONIC CHECK PROCESSING:

We reserve the right to process checks electronically by transmitting the routing, account, and check number to the bank. By submitting a check, you authorize us to initiate an electronic debit from your account. A returned check may be collected electronically if it is returned for insufficient funds.