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(A National Collection Attorney Network Firm)
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(TOLL FREE)
866-375-1732

FACSIMILE
480-784-9725

PLEASE DIRECT CORRESPONDENCE TO TEMPE OFFICE

[REDACTED]
[REDACTED]
[REDACTED] MI [REDACTED]

PRIN	6,199.93
INT	272.10
FEEs	.00
COSTS	.00
JUDG INT	.00
OTHER	.00
TOTAL	6,472.03
10/30/08	

RE: [REDACTED] 2022 /PORTFOLIO RECOVERY ASSOCIATES
ACCOUNT NUMBER: [REDACTED] 222-1
YOUR CLIENT: MICHAEL [REDACTED]

THIS LETTER WILL CONFIRM THAT WE HAVE AGREED TO SETTLE THE ABOVE REFERENCED OBLIGATION FOR THE SUM OF \$ 2,700.00 ON CONDITION THAT SAID SUM IS RECEIVED IN OUR OFFICE IN GOOD FUNDS BY THE DATE INDICATED BELOW.

IF THIS OFFICE DOES NOT RECEIVE THE SUM OF \$ 2,700.00 BY 10/31/08, THE ENTIRE BALANCE OF \$ 6,472.03 WILL REMAIN DUE AND OWING.

OUR CLIENT MAY BE REQUIRED BY LAW TO REPORT THIS SETTLEMENT TO ONE OR MORE TAXING AUTHORITIES. NEITHER OUR OFFICE NOR OUR CLIENT MAKES ANY REPRESENTATION ABOUT TAX CONSEQUENCES THIS MAY HAVE OR ANY REPORTING REQUIREMENTS THAT MAY BE IMPOSED ON OUR CLIENT. YOU SHOULD CONSULT INDEPENDENT TAX COUNSEL OF YOUR OWN CHOOSING IF YOU DESIRE ADVICE ABOUT ANY TAX CONSEQUENCES WHICH MAY RESULT FROM THIS SETTLEMENT.

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

VERY TRULY YOURS,

MANN BRACKEN LLC

ATTORNEY FOR THE FIRM

file # [REDACTED]