

Fifth Third Bank  
1850 E Paris

Grand Rapids MI 49546

October 6, 2009

TEMP - RETURN SERVICE REQUESTED



SCOTT W [REDACTED]  
[REDACTED]  
[REDACTED]

RE: Account #54670 [REDACTED]

Obligor name(s): SCOTT W [REDACTED]

Fifth Third Bank, in an effort to resolve the outstanding debt, is offering you a settlement on the account referenced above. Please be advised that, from time to time, Fifth Third Bank offers for sale and sells delinquent loans to collection agencies. Before this occurs we would like to offer you a final chance to settle this debt with Fifth Third Bank for a reduced sum. Currently the payoff balance is \$11,287.33. Fifth Third Bank will accept \$5,643.67 and will report the account as "Settled in Full for Less Than Balance" to the credit bureau and cease all collection efforts. This offer will expire at 10/20/2009,5:00PM.

If you decline this offer, we or a Collection Agency will continue to pursue the entire balance, along with additional interest and fees associated with the collection, to the extent allowed by law, through whatever remedies may be available to us.

Please be advised that any unpaid amount over \$600.00 will be reported to the Internal Revenue Service as income and a 1099-C will be issued to you.

Sincerely,

Fifth-Third Bank  
Recovery Department  
Phone: 1-800 [REDACTED]  
Fax: [REDACTED]