



Creditors Interchange
80 Holtz Drive
Buffalo, NY 14225-1470
Tel: (716) 614-7500
Fax: (716) 614-7546
Toll free: 800-693-3455

11-17-09

[REDACTED] SALLY M [REDACTED] 13803952
C/O HOFFMAN BRINKER & ROBERTS
[REDACTED]
[REDACTED]

Buffalo Office Hours (Eastern Time):
8:00AM - Midnight Monday-Thursday
8:00AM - 9:00PM Friday
8:00AM - 2:00PM Saturday
9:00AM - 1:00PM Sunday

RE: BARCLAYS BANK
Reference #: XXXXXXXXXXXX [REDACTED]
CI Account #: [REDACTED]
For: US AIRWAYS MASTERCARD
Balance Owing: \$ 21184.19

DEAR SALLY M [REDACTED]

Creditors Interchange has agreed to settle your account for \$6500.00 which is 30.683% of your current balance.

This settlement offer expires unless we receive your payment of \$6500.00 due in our office no later than 11/18/09. We are not obligated to renew this offer. While it is not required, it is recommended you remit your payment in certified funds via overnight mail to ensure timely receipt and processing by this office.

In the event your write-off balance exceeds \$600.00, it may be your responsibility to claim that amount as earned income on your tax return for the following year. Your creditor may provide you with the necessary 1099C form and notify the IRS of the amount of the write-off balance.

If you should have any other questions relative to this settlement, our representative listed below is trained to offer assistance regarding this offer. Make your check or money order payable to Creditors Interchange.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This is a communication from a debt collector.

Sincerely,

[REDACTED]
Collection Manager
Telephone Number: [REDACTED]

[REDACTED]
New York City Department of Consumer Affairs License # [REDACTED]