



P.O. Box 790084  
St. Louis MO 63179

November 18, 2009

Herbert A. [REDACTED]  
[REDACTED]  
[REDACTED]

Re: Account: 4037 [REDACTED]

Total Balance Due: \$9,942.30

Dear Mr. H. [REDACTED]

Please let this letter serve to confirm that US Bank has agreed to accept the sum of \$5,000.00 as settlement in full.

Upon receipt of \$5,000.00 on or before November 20<sup>th</sup> 2009 Bank will release you from any and all liability on the account. In addition, we will notify the credit reporting agencies that this matter has been resolved and that your account is settled in full.

This offer will be considered null and void should there be any deviation from the payment amount or due date.

Should you have any questions, please contact me at the number provided below.

Sincerely,

[REDACTED]

(Overnight Address only)  
Recovery Department  
[REDACTED]  
St. Louis, MO, 63132

Retail Payment Solutions  
1-800 [REDACTED]  
Ext. [REDACTED]