

**LAW OFFICE OF RICHARD CLARK, PLLC**

3030 S. GESSNER, SUITE 200, HOUSTON, TEXAS 77063  
(713) 782-2700 or Toll Free (866) 854-2770  
Fax (713) 782-9664

December 14, 2009

Barry S. [REDACTED]  
C/O HOFFMAN BRINKER & ROBERTS, INC.

<b>Original Creditor:</b>	<b>CAPITAL ONE BANK USA, NA</b>
<b>Our Client:</b>	<b>CACH, LLC</b>
<b>Our Account #:</b>	<b>15338 [REDACTED]</b>
<b>Original Account #:</b>	<b>41217 [REDACTED]</b>
<b>Current Balance:</b>	<b>\$5,211.88</b>
<b>Settlement Offer:</b>	<b>\$1,600.00</b>

Dear Barry S. [REDACTED]

We have been authorized by our client to offer you a settlement. Please remit \$1,600.00 due by 12/14/09.

Upon receipt and successful clearance of all funds, the above reference account will be settled in full.

This settlement offer will expire on 12/14/09. Thank you for your cooperation in this matter.

Sincerely,

[REDACTED SIGNATURE]

Non-Attorney Collections Manager

[REDACTED]

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