

January 13, 2010

Hoffman Brinker & Roberts

ATTN: Mark Brinker

FAX # 586 [REDACTED]

RE: Jose R [REDACTED]
[REDACTED]
[REDACTED]

Visa # xxxx-xxxx-xxxx [REDACTED]

Balance: \$ 13,220.66

Dear Mark:

In response to your settlement request, First National Bank of Omaha will settle the above account for the amount of \$4,615.00.

The payment needs to be received by January 15, 2010. Please call the office to do payment by phone.

Any missed, late or non-sufficient fund payments will render this proposal invalid.

If the amount charged off/forgiven is equal to, or greater than \$600.00 we are required by the Internal Revenue Code, section 506p, to report this amount and issue a form 1099-C to you no later than next January 31, 2011. If you have any questions concerning your personal taxes, we recommend you consult a certified public accountant or other tax professional.

If you have any questions, please contact me at 1-800-[REDACTED].

Sincerely,

[REDACTED]

Collector

[REDACTED]

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

Cardmember Services, PO Box 3331, Omaha NE 68103-0331
800.888.7070 402.341.7447