

February 3, 2010

Hoffman, Brinker & Roberts

ATTN: Mark Brinker

FAX # [REDACTED]

RW: Paul M. [REDACTED]
[REDACTED]
[REDACTED]

Visa # xxxx-xxxx-xxxx-[REDACTED]

Balance: \$ 9,690.69

Dear Mr. Brinker:

In response to your settlement request, First National Bank of Omaha will settle your account for the amount of \$3,100.00.

The payment needs to be received by February 8, 2010.

Please call the office to do the payment by phone.

Any missed, late or non-sufficient fund payment 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 606p, 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."