



VALENTINE AND KEBARTAS, INCORPORATED
15 UNION ST., LAWRENCE, MA 01840
VOICE: (800) [REDACTED] FACSIMILE: (366) [REDACTED]

March 19, 2010

James M [REDACTED]
[REDACTED]
[REDACTED]

RE: Chase Bank USA, N.A
Account Number: 4640 [REDACTED]
Original Balance: \$3,289.75
Settlement Offer: \$986.92

Dear Mr. S [REDACTED]

Valentine and Kebartas, Inc. as a legally authorized representative of Chase Bank USA, N.A. is offering a Settlement on the aforementioned account.

We are prepared to provide a full release of this liability for no less than the sum of Nine Hundred Eighty Six Dollars and Ninety Two Cents (\$986.92). Our offer to release this outstanding balance is conditional upon the payment being received in our office no later than 03/24/2010 via Check by phone or Credit Card.

Terms of offer: Payment in the amount of \$986.92 is due no later than 03/24/2010.

Upon successful negotiation of funds, this will represent a settlement in full and our client will update your credit report accordingly.

Please call [REDACTED] if you have any questions at 1 [REDACTED]

Sincerely,
[REDACTED]

Collection Manager

This is an attempt to collect a debt. Any information obtained will be used for that purpose.