

 CREDITORS  
FINANCIAL GROUP

30 Hazelwood Drive, Suite 108, Amherst, NY 14228  
Tel 716.691.5700 Toll Free 877.298.2251

10-22-08

[REDACTED]

RE: USAA FEDERAL SAVINGS BANK  
REFERENCE #: [REDACTED]  
CFG ACCOUNT #: [REDACTED]  
BALANCE OWING: \$ 19045.10

DEAR [REDACTED]

THIS LETTER IS INTENDED TO VERIFY THAT WE, CREDITORS FINANCIAL GROUP HAVE BEEN AUTHORIZED TO ACCEPT \$6000.00 BY 10-29-08 AND \$1761.28 BY 11-28-08 AND \$1761.28 BY 12-29-08 AS SETTLEMENT IN FULL FOR THE ABOVE MENTIONED ACCOUNT. FAILURE TO COMPLY WITH THESE AGREED CONDITIONS WILL MAKE THIS OFFER NULL AND VOID.

YOU UNDERSTAND THAT THIS SETTLEMENT DOES NOT COMPLETELY RESOLVE THE LOSS THAT WAS SUSTAINED BY USAA, AND CERTIAN RESTRICTIONS MAY STILL BE APPLIED TO ANY PRESENT OR FUTURE BUSINESS RELATIONSHIPS WITH THIS OR OTHER USAA COMPANIES.

THE IRS REQUIRES FINANCIAL INSTITUTIONS TO FILE A FORM 1099-C (CANCELLATION OF DEBT) TO REPORT THE DISCHARGE OF INDEBTEDNESS OF \$600.00 OR MORE. IF APPLICABLE, YOUR COPY OF THE 1099-C WILL BE MAILED TO YOU BY JANUARY 31ST OF THE YEAR FOLLOWING THE YEAR THE DEBT WAS FORGIVEN.

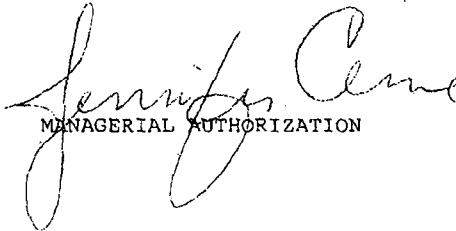
UPON CLEARANCE OF YOUR PAYMENTS, THE ACCOUNT WILL BE CONSIDERED SETTLED IN FULL. AFTER THIRTY (30) DAYS, THE CREDIT BUREAUS WILL BE NOTIFIED THAT YOUR ACCOUNT IS IN A SETTLED IN FULL STATUS. YOUR SETTLEMENT AND RELEASE NOTICE IS PENDING RECEIPT OF YOUR PAYMENT.

THIS COMMUNICATION IS FROM A PROFESSIONAL DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
LICENSE #0978669.

SINCERELY,

CREDITORS FINANCIAL GROUP,

PHIL BIFULCO  
COLLECTION CONSULTANT

  
MANAGERIAL AUTHORIZATION

USSIF3:CPU

[REDACTED]  
RUBIN & ROTHMAN, LLC  
Attorneys at Law  
1787 Veterans Highway  
Islandia, N.Y. 11749  
TEL (631) 234-1500  
1-800-298-6058  
NYC DCA LIC. 1249720

VLH/VEW

October 14, 2008

[REDACTED]

CLIENT: GE MONEY BANK  
OUR FILE NO. [REDACTED]

Dear Sir/Madam,

The current balance due on this account is \$4,647.86. This letter will confirm that we will accept the following payments in full satisfaction of that balance.

1. \$3,486.00 payable no later than 10/29/08

A summons was previously served upon you. Withdrawing the summons based on your promise to pay might prejudice our client's rights. However, this action will be discontinued upon receipt and clearance of the final payment in accordance with the terms of this letter.

All checks should be sent directly to this office, payable to Rubin & Rothman. In addition to personal checks, we accept WESTERN UNION and electronic (ACH) payments. Some clients - but not all - also accept MASTERCARD, VISA, DISCOVER and AMERICAN EXPRESS. You may make electronic and credit card payments by calling us during office hours or on-line at RRLLC189.com.

This is not a payoff letter and the offer does not apply to anyone who is refinancing or selling real estate.

If you have any questions about this matter, please do not hesitate to call.

RUBIN & ROTHMAN

By:

  
Mark Braverman  
ATTORNEY-AT-LAW


WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.



Cardmember Service  
P.O. Box 15548  
Wilmington, DE 19886-5548

October 22, 2008



Account:   
BALANCE: \$5956.44

**Settlement Confirmation**

Dear 

We are pleased to confirm that we've agreed to settle your credit card account for \$2350. Our settlement brings you these three advantages:

- You will pay \$2350, a significant savings over the full balance that you owe us\*.
- We will stop all efforts to collect.
- We will report your account to the national credit bureaus as "settled"\*.

Here is your schedule of payments that you have agreed to:

Due Date: «10/31/2008»

Payment Amount: \$«2350»

Please call 1-800-848-1551 toll-free to make payment arrangements, or you can mail us your payment to the address below. For your convenience, your first payment due will be given a 10-day grace period from the due date listed above. We must receive your payment before your grace period expires, or before the date your account is scheduled to charge off, whichever comes first. If you have any questions about your settlement agreement or, want to find out your charge off date, please call us at 1-800-848-1551.

Until your settlement amount is paid in full, your Annual Percentage Rate will be 14.99%. This will have no impact on your settlement amount or payment(s). If you don't make each payment by its due date listed above, or we receive an insufficient payment (NSF), our settlement agreement will terminate and your account will revert to the terms of your Cardmember Agreement. If you are removed from the settlement plan, we'll continue our collection efforts and any payments made to that point would be applied to your full balance.

If you have not already done so, please destroy all the cards and convenience checks for your account as we have closed your account as part of the settlement agreement. We look forward to receiving your payment.

Sincerely,  
**Lance Christopher Roman**  
Customer Support Division

P.S. Send your cashier's check or money order for your payment of (\$«2350») today to the address below.

Mail to: Cardmember Service  
P.O. Box 15548  
Wilmington, DE 19886-5548

Overnight address: Cardmember Service  
Attn: Remittance Processing  
2500 Westfield Drive  
Elgin, IL 60123



Cardmember Service  
P.O. Box 15548  
Wilmington, DE 19886-5548

October 22, 2008



Account: [REDACTED]  
BALANCE: \$2139.74

**Settlement Confirmation**

Dear [REDACTED]

We are pleased to confirm that we've agreed to settle your credit card account for \$900. Our settlement brings you these three advantages:

- You will pay \$900, a significant savings over the full balance that you owe us\*.
- We will stop all efforts to collect.
- We will report your account to the national credit bureaus as "settled\*\*".

Here is your schedule of payments that you have agreed to:

Due Date: «10/31/2008»

Payment Amount: \$«900»

Please call 1-800-848-1551 toll-free to make payment arrangements, or you can mail us your payment to the address below. For your convenience, your first payment due will be given a 10-day grace period from the due date listed above. We must receive your payment before your grace period expires, or before the date your account is scheduled to charge off, whichever comes first. If you have any questions about your settlement agreement or, want to find out your charge off date, please call us at 1-800-848-1551.

Until your settlement amount is paid in full, your Annual Percentage Rate will be 14.99%. This will have no impact on your settlement amount or payment(s). If you don't make each payment by its due date listed above, or we receive an insufficient payment (NSF), our settlement agreement will terminate and your account will revert to the terms of your Cardmember Agreement. If you are removed from the settlement plan, we'll continue our collection efforts and any payments made to that point would be applied to your full balance.

If you have not already done so, please destroy all the cards and convenience checks for your account as we have closed your account as part of the settlement agreement. We look forward to receiving your payment.

Sincerely,  
**Lance Christopher Roman**  
Customer Support Division

P. S. Send your cashier's check or money order for your 1<sup>st</sup> payment of (\$«900») today to the address below

Mail to: Cardmember Service  
P.O. Box 15548  
Wilmington, DE 19886-5548

Overnight address: Cardmember Service  
Attn: Remittance Processing  
2500 Westfield Drive  
Elgin, IL 60123



Cardmember Service  
P.O. Box 15548  
Wilmington, DE 19886-5548

October 22, 2008



Account: [REDACTED]  
BALANCE: \$38710.62

**Settlement Confirmation**

Dear [REDACTED]

We are pleased to confirm that we've agreed to settle your credit card account for \$15500. Our settlement brings you these three advantages:

- You will pay \$15500, a significant savings over the full balance that you owe us\*.
- We will stop all efforts to collect.
- We will report your account to the national credit bureaus as "settled\*\*".

Here is your schedule of payments that you have agreed to:

1 <sup>st</sup> Installment Due Date: «10/31/2008»	Payment Amount: \$«3875»
2nd Installment Due Date: «11/30/2008»	Payment Amount: \$«3875»
3rd Installment Due Date: «12/30/2008»	Payment Amount: \$«3875»
Final Installment Due Date: «01/23/2009»	Payment Amount: \$«3875»

Please call 1-800-848-1551 toll-free to make payment arrangements, or you can mail us your payment to the address below. For your convenience, your first payment due will be given a 10-day grace period from the due date listed above. We must receive your payment before your grace period expires, or before the date your account is scheduled to charge off, whichever comes first. If you have any questions about your settlement agreement or, want to find out your charge off date, please call us at 1-800-848-1551.

Until your settlement amount is paid in full, your Annual Percentage Rate will be 14.99%. This will have no impact on your settlement amount or payment(s). If you don't make each payment by its due date listed above, or we receive an insufficient payment (NSF), our settlement agreement will terminate and your account will revert to the terms of your Cardmember Agreement. If you are removed from the settlement plan, we'll continue our collection efforts and any payments made to that point would be applied to your full balance.

If you have not already done so, please destroy all the cards and convenience checks for your account as we have closed your account as part of the settlement agreement. We look forward to receiving your payment.

Sincerely,  
**Lance Christopher Roman**  
Customer Support Division

P.S. Send your cashier's check or money order for your 1<sup>st</sup> payment of (\$«3875») today to the address below.

Mail to: Cardmember Service  
P.O. Box 15548  
Wilmington, DE 19886-5548

Overnight address: Cardmember Service  
Attn: Remittance Processing  
2500 Westfield Drive  
Elgin, IL 60123



Global Credit & Collection Corp.  
300 International Drive, Suite 100  
P.M.B 10015  
Williamsville, NY, 14221



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Client: Cap1 US                      Global: [REDACTED]  
Account # [REDACTED]              Amount: \$7110.84

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Dear Nick,

This letter shall serve to confirm that Global Credit & Collection Corp. is the duly authorized agent acting on behalf of Capital One. We are prepared to accept the sum of **\$5000.00** as final settlement of this account.

Conditions of this payment in full are as follows:

- 1) Payment may not be returned by a financial institution for any reason.
- 2) Payment of \$5000.00 must be received on or before October 30th, 2008.

If the conditions of this settlement are not met, this settlement will be considered null and void. If the terms of this settlement are met your Credit Bureau will be updated accordingly. A release letter will subsequently be provided.

Note: The Internal Revenue Service requires the Creditor to provide it with information about amounts of \$600.00 or more that are discharged as a result of a cancellation of debt. If the amount the Creditor will discharge when the final payment of your settlement is received is \$600.00 or more, the Creditor will be required to notify the IRS of the discharged amount. You will receive a copy of the form 1099C that will be filed with the IRS.

Yours truly

A handwritten signature in black ink, appearing to be "Washington Loyola".

Washington Loyola Ext 8651  
Collection Manager  
1-866-577-5827

**THIS HAS BEEN SENT TO YOU BY A DEBT COLLECTOR**  
**This is an attempt to collect a debt. Any information obtained will be used for that purpose.**



Cardmember Service  
P.O Box 15548  
Wilmington, DE 19886-5548

October 30, 2008



Account: [Redacted]  
BALANCE: \$20768.43

**Settlement Confirmation**

Dear [Redacted]

We are pleased to confirm that we've agreed to settle your credit card account for \$8500. Our settlement brings you these three advantages:

- You will pay \$8500, a significant savings over the full balance that you owe us\*.
- We will stop all efforts to collect.
- We will report your account to the national credit bureaus as "settled\*\*".

Here is your schedule of payments that you have agreed to:

1 <sup>st</sup> Installment	Due Date: «10/31/2008»	Payment Amount: \$«2125»
2 <sup>nd</sup> Installment	Due Date: «11/30/2008»	Payment Amount: \$«2125»
3 <sup>rd</sup> Installment	Due Date: «12/30/2008»	Payment Amount: \$«2125»
Final Installment	Due Date: «01/29/2009»	Payment Amount: \$«2125»

Please call 1-800-848-1551 toll-free to make payment arrangements, or you can mail us your payment to the address below. For your convenience, your first payment due will be given a 10-day grace period from the due date listed above. We must receive your payment before your grace period expires, or before the date your account is scheduled to charge off, whichever comes first. If you have any questions about your settlement agreement or, want to find out your charge off date, please call us at 1-800-848-1551

Until your settlement amount is paid in full, your Annual Percentage Rate will be 14.99%. This will have no impact on your settlement amount or payment(s). If you don't make each payment by its due date listed above, or we receive an insufficient payment (NSF), our settlement agreement will terminate and your account will revert to the terms of your Cardmember Agreement. If you are removed from the settlement plan, we'll continue our collection efforts and any payments made to that point would be applied to your full balance.

If you have not already done so, please destroy all the cards and convenience checks for your account as we have closed your account as part of the settlement agreement. We look forward to receiving your payment.

Sincerely,  
[Redacted]  
Customer Support Division

P.S. Send your cashier's check or money order for your 1<sup>st</sup> payment of (\$«2125») today to the address below.

Mail to: Cardmember Service  
P.O. Box 15548  
Wilmington, DE 19886-5548

Overnight address: Cardmember Service  
Attn: Remittance Processing  
2500 Westfield Drive  
Elgin, IL 60123



Cardmember Service  
P.O. Box 15548  
Wilmington, DE 19886-5548

October 30, 2008



Account: [Redacted]  
BALANCE \$15805.03

**Settlement Confirmation**

Dear [Redacted]

We are pleased to confirm that we've agreed to settle your credit card account for \$6400. Our settlement brings you these three advantages:

- You will pay \$6400, a significant savings over the full balance that you owe us\*.
- We will stop all efforts to collect.
- We will report your account to the national credit bureaus as "settled\*\*".

Here is your schedule of payments that you have agreed to:

1 <sup>st</sup> Installment	Due Date: «10/31/2008»	Payment Amount: \$«1600»
2 <sup>nd</sup> Installment	Due Date: «11/30/2008»	Payment Amount: \$«1600»
3 <sup>rd</sup> Installment	Due Date: «12/30/2008»	Payment Amount: \$«1600»
Final Installment	Due Date: «01/29/2009»	Payment Amount: \$«1600»

Please call 1-800-848-1551 toll-free to make payment arrangements, or you can mail us your payment to the address below. For your convenience, your first payment due will be given a 10-day grace period from the due date listed above. We must receive your payment before your grace period expires, or before the date your account is scheduled to charge off, whichever comes first. If you have any questions about your settlement agreement or, want to find out your charge off date, please call us at 1-800-848-1551.

Until your settlement amount is paid in full, your Annual Percentage Rate will be 14.99%. This will have no impact on your settlement amount or payment(s). If you don't make each payment by its due date listed above, or we receive an insufficient payment (NSF), our settlement agreement will terminate and your account will revert to the terms of your Cardmember Agreement. If you are removed from the settlement plan, we'll continue our collection efforts and any payments made to that point would be applied to your full balance.

If you have not already done so, please destroy all the cards and convenience checks for your account as we have closed your account as part of the settlement agreement. We look forward to receiving your payment.

Sincerely,  
[Redacted]  
Customer Support Division

P.S. Send your cashier's check or money order for your 1<sup>st</sup> payment of (\$«1600») today to the address below.

Mail to: Cardmember Service  
P.O. Box 15548  
Wilmington, DE 19886-5548

Overnight address: Cardmember Service  
Attn: Remittance Processing  
2500 Westfield Drive  
Elgin, IL 60123

## Asset Acceptance LLC

P.O. Box 2036 • Warren, MI 48090-2036  
Toll-free: 877-929-7796 • Tel: 312-294-0100 • Fax: 312-294-0109

OCT 31 2008

[REDACTED]

RE: CITIBANK

[REDACTED]

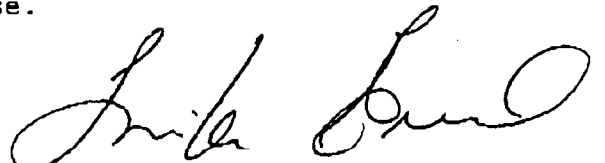
DEAR [REDACTED]:

Per our phone conversation on OCT 31 2008, we came upon a settlement agreement of \$975.00 to settle the above mentioned account. Payment must be received by 10/31/08 and upon clearance of the agreed funds, and your written or verbal request, Asset Acceptance LLC will send you a paid account letter. If the said funds are not received by 10/31/08, this offer will be null and void.

If you have any further questions, please call me at 888-397-8183 Ext. 5462.

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

Sincerely,



TONIKA GREENWOOD-Phone: 888-397-8183 EXT. 5462  
Debt Collector  
Asset Acceptance LLC

CLIENT SERVICES, INC.  
3451 HARRY S. TRUMAN BLVD.  
ST. CHARLES, MO 63301  
1-800-521-3236

11-04-08

REFERENCE NO.

[REDACTED]

[REDACTED]

RE: CAPITAL ONE BANK (USA), N.A.  
CLIENT ACCOUNT NUMBER: [REDACTED]  
BALANCE: \$5085.39

I AM FORWARDING THIS LETTER TO CONFIRM THAT OUR CLIENT HAS AGREED TO ACCEPT \$ 2542.69 AS SETTLEMENT IN FULL FOR THE ABOVE OBLIGATION.

THIS OFFER IS VALID PROVIDED THE FULL AMOUNT OF THE SETTLEMENT IS RECEIVED ACCORDING TO THE FOLLOWING SCHEDULE.

<u>AMOUNT DUE</u>	<u>DUE DATE</u>
\$2542.69	11/25/08
\$CAPITAL ONE	[REDACTED]

IF THE AMOUNT WRITTEN-OFF IS EQUAL OR GREATER THAN \$600.00, OUR CLIENT IS REQUIRED BY INTERNAL REVENUE CODE, SECTION 6050P, TO REPORT THIS AMOUNT AND ISSUE A FORM 1099-C. IF YOU HAVE ANY QUESTIONS REGARDING YOUR PERSONAL TAXES, IT IS RECOMMENDED YOU CONSULT WITH A CERTIFIED PUBLIC ACCOUNTANT OR OTHER TAX PROFESSIONAL.

SINCERELY,

THOMAS DALTON

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



Advanta  
Bank Corp.  
Member FDIC  
Welsh & M. Kean Roads  
P.O. Box 8-1  
Spring House, PA 15177-0014

November 5, 2008

[REDACTED]

Re: Account ending with [REDACTED]

Balance: \$39,392.00

Dear: Mr. [REDACTED]

This letter will confirm the conversation with our agent wherein Advanta agrees to settle the above captioned matter pursuant to the following terms:

Mr. Billy Collins agrees to pay Advanta **\$18,330.00 in six installments, the first installment of \$3,055.00 by November 25, 2008**; the second installment of \$3,055.00 by December 23, 2008; the third installment of \$3,055.00 by January 23, 2009; the fourth installment of \$3,055.00 by February 23, 2009; the fifth installment of \$3,055.00 by March 23, 2009; and the sixth installment of \$3,055.00 by April 23, 2009. This will fully satisfy the obligation of the parties, under the business card account; the settlement payment of \$18,330.00 is subject to the payments clearing your bank.

If you fail to make the timely payment, or the payment does not clear your bank, Advanta reserves the right to proceed with legal action to enforce its rights under the law and under the Business Card Agreement. Please note that IRS regulations require us to file a Form 1099 after year-end if more than \$600 in principal is forgiven. This offer to settle is made without prejudice to Advanta's rights under the law. I look forward to the timely receipt of the above-referenced settlement funds and to amicable resolution of this matter.

Committed to serving you,

Tony Morelli  
Sr. Vice President



**WELLS FARGO CARD SERVICES**  
P.O. Box 9210  
Des Moines, Iowa 50306

OCTOBER 20, 2008

[REDACTED]  
[REDACTED]  
[REDACTED]

Re: Account # [REDACTED]  
Account Balance: \$5,835.86

You are invited to settle your account balance for \$2,917.93.

You have 10 days from the date of this letter to remit the above settlement amount. If you choose to reject this offer and ignore responsibility for this debt, we will consider any and all lawful means available to us for securing payment of the balance in full.

The Internal Revenue Service (IRS) requires financial institutions to annually report to the IRS discharges of debt in the amount of \$600 or greater. If the settlement amount that you agree to pay results in a discharge of \$600 or more of the principle balance due on your account, we may be required to report that amount to the IRS via IRS Form 1099C. A copy of this form will be provided to you.

Sincerely,

Jim Sorge  
RECOVERY DEPARTMENT  
WELLS FARGO CARD SERVICES  
1-800-272-1514 TOLL FREE

"The laws of some states require us to inform you that this communication is an attempt to collect a debt and that information obtained will be used for that purpose."

