



Client Services, Inc.

Tuesday, April 19, 2011

5:15 PM

CLIENT SERVICES, INC.
3451 HARRY S. TRUMAN BLVD.
ST. CHARLES, MO 63301-4047

Office Hours: Monday-Thursday: 7am-9pm (CST)
Friday: 7am-5pm (CST)
Saturday: 7am-12pm (CST)
Sunday: Closed

04/19/2011

[REDACTED]
[REDACTED]
[REDACTED]

REFERENCE NUMBER

[REDACTED]

RE: CHASE BANK USA, N.A.

ACCOUNT NUMBER: XXXXXXXXXXXX [REDACTED]

BALANCE DUE: \$17,864.94

In an effort to resolve this account, your creditor has authorized our offices to extend a reduced settlement offer on the above balance due. The current settlement offer is outlined below. To accept this settlement offer, please make the initial payment by the date listed besides Payment 1. This offer is contingent upon timely receipt of all 1 payments.

Reserving the right to negotiate, our creditor will accept the following Payment Installment Settlement:

Payment 1: \$3,000.00 04/20/2011

If you accept the above terms, please contact our offices immediately by calling our toll free telephone number at 1-800-521-3236, or by writing to the above address.

We look forward to working with you in resolving this matter.

Thank you,

[REDACTED]

If you have any questions or concerns regarding how your account has been handled by Client Services, Inc., please contact our consumer affairs department toll free at 1-877-665-3439.

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.

*Please know that if under the terms of a settlement on this account, the amount forgiven by your creditor is equal to or greater than \$600.00, your creditor may be required by the Internal Revenue Service to report such amount, and issue you a 1099 income statement. If you have any questions regarding your personal taxes, it is recommended you consult with a tax professional.
PLEASE SEE FOLLOWING TEXT FOR IMPORTANT RIGHTS AND PRIVILEGES WHICH MIGHT APPLY TO YOUR STATE OF RESIDENCE

CALIFORNIA

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Non profit credit counseling services may be available in the area.

COLORADO

FOR MORE INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. THE ADDRESS AND TELEPHONE NUMBER FOR CLIENT SERVICES, INC. LOCAL COLORADO OFFICE IS: The Executive Building, Attn: Allen Stokes as agent for Client Services, Inc., 1776 S. Jackson St., Suite 900 Denver, CO 80210; TEL:(303) 753-0945.

IDAHO

If the debt collector has a managerial or financial interest in the creditor, or the creditor has a managerial or financial interest in the debt collector, every communication with the debtor must disclose the interest.

KANSAS

An investigative consumer report, which includes information as to your character, general reputation, personal characteristics and mode of living, has been requested. You have the right to request additional information, which includes the nature and scope of the investigation.

MASSACHUSETTS

NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.



MINNESOTA

This collection agency is licensed by the Minnesota Department of Commerce.

NEW YORK CITY

New York City Department of Consumer Affairs License Number: 1306512

NORTH CAROLINA

North Carolina Permit Number: 100705

TENNESSEE

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

UTAH

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

WISCONSIN

This collection agency is licensed by the Division of Banking, P.O. Box 7876, Madison, Wisconsin 53707