



ARROW FINANCIAL SERVICES LLC
5996 WEST TOUHY AVENUE
NILES, IL 60714

ID#

November 17, 2009

Re: Sallie Mae, Inc.

Account Name: [REDACTED]
Total Current Balance: \$ 17684.27
Arrow Account Number: [REDACTED]

As we discussed, Arrow Financial Services LLC hereby accepts your offer to pay \$6500.00 on or before 11/18/09 to fully settle the above-referenced account.

Thus, if we receive the Settlement Amount on or before 11/18/09, and if the funds clear, we will consider the amount to be settled in full and will stop all further collection efforts.

Nothing contained within this letter changes or in any way limits any of your legal rights, including your rights as set forth in our first letter to you about this account.

THIS AGENCY IS ENGAGED IN THE COLLECTION OF DEBTS. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Sincerely,

[REDACTED]
877-874-9218 Ext. 2146
Account Representative