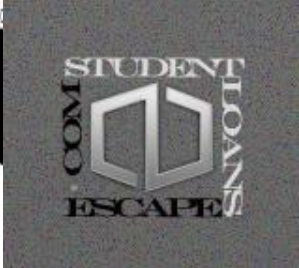




425 Walnut St Cincinnati, OH 45202
CN-OH-W15



September 25, 2009



Ref: U S Bank Loan Number: [REDACTED]
Balance: \$28, 911.75

Dear Mr. [REDACTED]

To assist you with resolving the delinquent status of the above listed account, U.S. Bank, is offering a limited- time settlement. US Bank will accept, as settlement in full of the account, a payment of \$12, 500.00 if received by 12 noon est on September 30, 2009.

What is in it for you if you take advantage of this offer and comply with its terms*?

- You will no longer be obligated under this debt!
- All three major credit-reporting bureaus will be notified of the settled status of the account within thirty (30) days of the date that we receive payment from you, and your title papers will be issued.

**Provided that any payment is not rejected for non-sufficient funds.*

If you have any questions please call the number listed below.

Please call us today at: 1-877-457-3544; then press option 3 to speak with one of our Recovery Adjusters. We look forward to hearing from you.

Sincerely,

[REDACTED]
US Bank Recovery Department
1-877-457-3544 x6011

This letter is an attempt to collect a debt and any information obtained will be used for that purpose. Unless you disputed the validity of this debt, or any portion thereof, within thirty (30) days after receipt of this notice, the debt will be assumed to be valid. If you notify this office in writing within that thirty (30) day period that the debt or any portion thereof, is disputed, verification of the debt will be obtained and a copy of such verification will be mailed to you. Also, if the name of the original creditor is different from the creditor identified above, upon your written request made within the 30-day period, you will be provided with the name and address of the original creditor.