



VALENTINE AND KEBARTAS, INCORPORATED  
15 UNION ST., LAWRENCE, MA 01840  
VOICE: (800) 731-7766 FACSIMILE: (978) 975-1169

December 15, 2009

Suzanne

**RE:** Chase Bank USA, N.A  
**Account:**  
**Original Balance:** \$18,049.44  
**Settlement Offer:** \$1,910.00

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 **One Thousand Nine Hundred Ten Dollars and Zero Cents (\$1,910.00)**. Our offer to release the outstanding balance is conditional upon your payment being received and posted in our office as follows.

**TERMS OF OFFER**  
**\$350.00 due 12/18/2009**  
**\$130.00 due the 30<sup>th</sup> of every month for 12 months**  
**First payment of \$130.00 due 01/30/2010**

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

Please contact Chris Nomad at 1(800) 731-7766 ext.344 if you have any questions.

Very truly yours,

  
Ann Tabibian,  
Collections Manager

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