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726 Exchange Street, Suite 700  
Buffalo, NY 14210  
Tel: (800) 457-8220  
Fax: (716) 852-1620

# Capital Management Services, LP

July 1, 2009

[REDACTED]

Reference #: [REDACTED]  
Account #: 40 [REDACTED]  
Current Creditor: Chase Bank USA, N.A.  
Balance: \$7848.20

\*\*\*\*\*Settlement Offer\*\*\*\*\*

Dear [REDACTED]:

This letter serves as confirmation that as duly authorized representatives of Chase Bank USA, N.A., Capital Management Services, LP has agreed to accept less than the full balance on the above-mentioned account. The total amount due is \$3141.66. The first part is due on 7/23/09 in the amount of \$1490.08. This shall be followed by 2 monthly payments of \$80.75, which will be due on the 23<sup>rd</sup> of each month. This shall be followed by 5 monthly payments of \$297.54, which will be due on the 23<sup>rd</sup> of each month.

You may remit these settlement payments to Capital Management Services, LP., 726 Exchange St. Suite 700, Buffalo, New York 14210, or you may call (800) 457-8220 for other convenient payment options.

Upon clearance of sufficient funds, our records will be updated to reflect paid and satisfied.

This is an attempt to collect a debt; any information obtained will be used for that purpose. This communication is from a debt collector.

Please see additional page for important information. We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

Sincerely,

Capital Management Services, LP.

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