

ZWICKER & ASSOCIATES, P.C.
ATTORNEYS AT LAW
80 MINUTEMAN ROAD, ANDOVER, MA 01810-1008
Tel. (877) 846-5051 Fax (978) 686-3538
NY CITY RESIDENTS ONLY CALL (877) 368-4531

November 17, 2011

THIS LAW FIRM
EMPLOYS ONE OR
MORE ATTORNEYS
ADMITTED TO
PRACTICE IN THE
FOLLOWING STATES:

- ARIZONA
- CALIFORNIA
- CONNECTICUT
- FLORIDA
- GEORGIA
- IDAHO
- ILLINOIS
- KENTUCKY
- MARYLAND
- MASSACHUSETTS
- MICHIGAN
- NEW JERSEY
- NEW HAMPSHIRE
- NEW YORK
- OHIO
- OREGON
- TENNESSEE
- TEXAS
- VIRGINIA
- WASHINGTON
- WEST VIRGINIA
- DISTRICT OF COLUMBIA

[Redacted]
c/o Thomas McKnight

[Redacted]

RE: Chase
[Redacted]
Account Number: [Redacted]
Current Account Balance: \$8,234.90

Dear [Redacted]

This letter will confirm that our client, Chase, has agreed to accept \$3,294.00 as settlement in full of the above-referenced account. This settlement is conditioned upon receipt by this office of a check in the amount of \$274.50 due on or before November 23, 2011 and a check in the amount of \$274.50 due on or before the 23rd of each consecutive month for the next eleven months until October 23, 2012.

Upon timely receipt of said payment and the successful negotiation thereof, this office shall advise our client that the account is settled in full. Thereafter, in due course, our client will notify the appropriate credit reporting agencies of the accounts settled status.

If the payment of the settlement amount is not made on or before the dates stated above, acceptance of your settlement offer is withdrawn. If there are any questions or concerns please contact your account manager.

Sincerely,

[Redacted]
Director of Operations

JW/tas/KY/rv/708/LB

1. This firm is a debt collector.
2. This firm is attempting to collect a debt and any information obtained will be used for that purpose.
3. Important notices appear on the back of this letter. Please read them as they may affect your rights.
4. Colorado residents: please read important notice on the back of this letter.