

The HC Processing Center®
Asset Recovery Department
PO BOX 829 Springdale AR 72764

1/21/2009

██████████
██████████
██

20.4%⁰⁶

Account Number: ██████████
Current Balance: \$5,379.42

Dear ██████████,

I would like to offer you the opportunity to take care of this debt. I am willing to settle this account in the following payment schedule:

- \$275.00 due by 1/30/2009
- \$275.00 due by 2/27/2009
- \$275.00 due by 3/31/2009
- \$275.00 due by 4/30/2009

Please take advantage of this offer. After your last payment is received, your account will be reported as "Settled for less than full balance" on you credit reports.

Looking forward to working with you,

██████████
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