



ABC CREDIT MANAGEMENT
 P.O. BOX 987
 ANYTOWN, PA 12345-9876



ADDRESS SERVICE REQUESTED

Settlement Opportunity

02-05-2007



David Debtor
 PO BOX 123
 NEWHERE, PA 12345

Contact Information: Tel (800) 555-1111
 Fax (800) 555-1212

Hours of Operation: M-Th 6am - 7pm EST
 Fri 6am - 5pm
 Sat 6am - 12pm

Current Owner: ABC Credit Management
 Original Owner: HARDWARE HOUSE
 ABC Account Number: 1234567890123000
 Current Balance: \$1,234.56
 Payment Due Date: 03-05-2007

Dear David Debtor,

You won't want to miss this settlement opportunity offered to you by ABC Credit Management, Inc., servicer of the above referenced account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy this account, we would like to offer you a **positive and flexible option** to resolve your account for 50% off the current Account Balance.

If we receive payment by 03-05-2007 in the amount of \$617.28, we will consider the Account Balance paid in full!

CALL NOW! To take advantage of this opportunity, please contact us **TOLL-FREE** at (800) 555-1111 and any of our Account Managers will be able to assist you. When you call, be sure to mention the following confirmation number, A123.

MAIL! You may prefer to settle your account balance by using the Acceptance Certificate below. Simply detach the form and enclose it with your \$617.28 payment in the envelope provided. In order to receive payment by 03-05-2007, please mail no later than 02-27-2007.

Sincerely,
 J. Black
 Executive Vice President

----- Please tear off and return lower portion with payment in envelope provided -----

08412

Acceptance Certificate

David Debtor
 PO BOX 123
 NEWHERE, PA 12345

ABC Account Number: 1234567890123000
 Current Balance: \$1,234.56
Amount Due: \$617.28

Make Check Payable to: ABC Credit Management

Payment Due Date: 03-05-2007

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