



PO BOX 1236
 OAKS, PA 19999-1236
 RETURN SERVICE REQUESTED

July 8, 2006

P00DHW00500035 100069
 TEST DEBTOR
 123 MAIN STREET
 ANYTOWN, PA 19876-5432



IF PAYING BY VISA OR MASTERCARD COMPLETE BELOW		
	<input type="checkbox"/>	<input type="checkbox"/>
	VISA	MASTERCARD
CARD NUMBER	MUST INCLUDE 3 DIGIT SECURITY CODE FROM BACK OF CARD	
SIGNATURE	EXPIRATION DATE	AMOUNT
PRINTED NAME	I AUTHORIZE CREDIT CARD PAYMENT FOR AMOUNT SHOWN BELOW	
AMOUNT OF PAYMENT		\$

REMIT TO:

ABC CREDIT & COLLECTIONS, INC.
 P.O. BOX 789
 VALLEY FORGE, PA 12345-9876



PLEASE DETACH UPPER PORTION AND RETURN WITH PAYMENT

Re: Chase

Original Creditor: Chase
 Total Amount Due: \$XX,XXX.XX

Dear XXXXXXXXX:

This letter is to inform you of a special SETTLEMENT OFFER that our client has approved on your collection account with ABC Credit & Collections, Inc.

Our client is currently willing to accept a settlement as low as 50% of your current balance on this account. Please call a collection representative at (800) 555-5555 immediately to discuss this offer on your account.

Upon payment of this settlement offer, we will notify our client that your account has been satisfied and that you no longer owe on this debt.

Important Notice

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

Account No.: 123456
 Total Due: \$XX,XXX.XX
 Re: Chase

ABC Credit & Collections, Inc.

Western Union Payment Instructions

Western Union "Quick Collect" - Quick and Easy!

Use Blue and White form
 Pay to: ABC Credit & Collections, Inc.
 Code City: Valley Forge State: PA

For questions about how to pay your bill using Western Union - call them at 800-238-5772 or call ABC Credit & Collections, Inc. directly.

P.O. Box 789 • 12345-9876
 (610) 555-1212 • (800) 555-5555

Office Hours

Monday - Thursday: 8am - 8pm
 Friday: 8am - 5pm
 Saturday: 8am - Noon