



**CREDITORS FINANCIAL GROUP**

3131 South Vaughn Way, Suite 110, Aurora, CO 80014  
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12/14/09

[REDACTED]

RE: CHASE BANK USA N.A.

BALANCE OWING: \$16,652.29

*Balance \$16,652.29  
Settlement \$4,163.05*

THIS LETTER IS INTENDED TO VERIFY THAT WE, CREDITORS FINANCIAL GROUP, HAVE BEEN AUTHORIZED TO ACCEPT \$4163.05 AS SETTLEMENT IN FULL FOR THE ABOVE REFERENCED ACCOUNT. THE PAYMENTS ARE AS FOLLOWS : PAYMENT OF \$1000.00 DUE 12/18/09 THEN PAYMENTS OF \$287.55 DATED THE 18<sup>TH</sup> OF EACH MONTH STARTING JANUARY 18<sup>TH</sup> 2010 THROUGH NOVEMBER 18<sup>TH</sup> 2010. FAILURE TO COMPLY WITH THESE AGREED CONDITIONS WILL MAKE THIS OFFER NULL AND VOID.

UPON CLEARANCE OF YOUR PAYMENT, THE ACCOUNT WILL BE CONSIDERED SETTLED IN FULL. AFTER 30 DAYS, THE CREDIT BUREAUS WILL BE NOTIFIED THAT YOUR ACCOUNT IS IN A SETTLED IN FULL STATUS. YOUR SETTLEMENT AND RELEASE NOTICE IS PENDING RECEIPT OF YOUR PAYMENT.

THIS COMMUNICATION IS FROM A PROFESSIONAL DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

SINCERELY,

CREDITORS FINANCIAL GROUP,  
MONICA HENS,  
COLLECTION MANAGER

MANAGERIAL AUTHORIZATION

MAILING ADDRESS:  
3131 S. VAUGHN WAY SUITE 110 AURORA CO 80014