



**1564338**  
 1120 W Lake Cook Rd Ste A  
 Buffalo Grove IL 60089-1970  
 ADDRESS SERVICE REQUESTED

**Apex Financial Management, LLC**  
 1120 W Lake Cook Rd Ste A • Buffalo Grove, IL 60089-1970  
 Toll Free: (866) 876-2739  
 Hours of Operation: Mon.-Thurs. 8:00 am-9:00pm (CST)  
 Fri. 8:00 am-4:00 pm (CST)  
 Sat. 8:00 am-12:00 pm (CST)

5/29/2009

1564338-11501  
 [Redacted]

Original Creditor: Chase Bank USA, N.A (WAMU)  
 Current Creditor: HILCO RECEIVABLES, LLC  
 Client Account #: [Redacted]  
 Apex Account #: [Redacted]  
 Balance: \$11,008.77

This letter confirms our agreement to accept the following payments as settlement in full on the above account if all payments are received prior to the close of business on the dates indicated and the check presented for payment clears the appropriate bank. Your Credit Bureau Report will be changed to reflect a status of settled.

- \$481.63 due by 5/31/2009
- \$481.63 due by 6/30/2009
- \$481.63 due by 7/31/2009
- \$481.63 due by 8/31/2009
- \$481.63 due by 9/30/2009
- \$481.63 due by 10/31/2009
- \$481.63 due by 11/31/2009
- \$481.63 due by 12/31/2009

Sincerely,

Apex Financial Management, LLC

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