

ARS National Services Inc.

960 S. Andreason  
Suite B  
ESCONDIDO, CA. 92029  
760-735-2700

May 27, 2009

[REDACTED]

RE: Settlement Proposal  
CREDITOR: Resurgent/ CHEVRON AND TEXACO  
ACCOUNT#: \*\*\*\*\_\*\*\*\*\_\*\*\*\*- 2408  
FILE#: [REDACTED]  
CURRENT BALANCE: \$ 2,352.61

Dear [REDACTED]

This letter confirms that ASSOCIATED RECOVERY SYSTEMS is duly authorized to accept \$ 941.00 as settled in full of the above-referenced account. Your payment must reach the office on or before the following dates:

1. \$884.00 on May 27, 2009
2. \$30.00 on June 8, 2009

This will also confirm that no action has been taken against you or your credit rating by this agency. After payment of your account, Resurgent will update your credit file with Trans Union, Experian, and Equifax to reflect a settlement in full account status and zero balance. Our client is required to file information returns on form 1099C with the IRS for any forgiveness of \$600.00 or more. Please consult a tax advisor if you have questions.

Your payments must reach this office by the due dates or this offer will become null and void. To ensure your funds are received by the due date, Associated Recovery Systems accepts "Quick Check" by phone and Western Union "Quick Collect" (Code City: July, FL).

Your returned check may be collected electronically if the check is returned for insufficient or uncollected funds. If you bank fails to honor your check, this offer will become null and void.

Sincerely,  
Lisa Walsh  
Collection Supervisor  
800-345-3045 ext 4207  
ASSOCIATED RECOVERY SYSTEMS  
(A division of ARS National Services, Inc.)

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