



VALENTINE AND KEBARTAS, INCORPORATED  
15 UNION ST., LAWRENCE, MA 01840  
VOICE: (800) 731-7766 FACSIMILE: (978) 975-1169

May 28, 2009

Kathryn [REDACTED]  
[REDACTED]  
[REDACTED]

*RE: Chase Bank USA, N.A.*

Account: [REDACTED]

Reference #: [REDACTED]

Original Balance: \$4,623.79

Settlement Offer: \$1,500.00

Dear Kathryn:

Valentine and Kebartas, Inc. as a legally authorized representative of *Chase Bank USA, N.A.* is offering a Settlement on the aforementioned account.

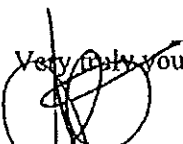
We are prepared to provide a full release of this liability for no less than the sum of *One Thousand Five Hundred Dollars and No Cents (\$1,500.00)*. Our offer to release the outstanding balance is conditional upon your payment being received and posted in our office as follows:

**TERMS OF OFFER**

**\$500 due on 5/30, 6/30 & 7/30/09**

Upon successful negotiation of funds, this will represent a settlement in full and our client will update your credit report accordingly.

Please contact Chris Nomad at 1(800) 731-7766 ext. 344 if you have any questions.

Very truly yours,  
  
Art Papibian  
Collections Manager

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