

[REDACTED]

PENTAGROUP FINANCIAL, LLC
Toll Free: (866) 206-7314
Orchard Park Local: (716) 809-8000

ADDRESS SERVICE REQUESTED

Current Creditor: Hilco Receivables
Current Account Number: [REDACTED]
Original Creditor: Chase - WaMu
Original Account Number: [REDACTED]
Current Balance: \$3492.17

8342187

December 22, 2009

DBT-SET

[REDACTED]

Pentagroup Financial, LLC
P.O. Box 742209
Houston, Texas 77274

IMPORTANT: To receive proper credit be sure to enclose this portion with your payment in full

RE: SETTLEMENT OFFER

[REDACTED]

Your creditor has authorized us to offer you a settlement opportunity on the above referenced account. Upon clearance through the banking system of the settlement amount indicated below your account will be considered settled. Payment of the total settlement amount must be received in our office no later than the close of business on the date indicated below. If payment is not received in the indicated amount and within the time frame indicated, this offer will expire at that time.

This offer represents a substantial saving over the actual amount owed on this account and is an opportunity for you to take care of this obligation at a greatly reduced cost.

Amount you actually owe:	\$3492.17
Settlement amount:	\$936.61
Due date:	12-31-09

Please call one of our friendly and courteous representatives' at the toll free number listed above to discuss any questions you may have regarding this offer.

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

Balance: 3,492.17
Settlement: 936.61