


Sample #45  
31.0%



P.O. Box 790091  
St. Louis, MO 63179-0091

October 8, 2010



Re: Account Number: XXXX-XXXX-XXXX-  
Balance - \$14,548.96  
Dear Mr. 

U.S. Bancorp Financial Services agrees to accept \$4,500.00 settlement in full. This agreement is valid provided that \$297.00 posts on/or before 10/05/10 and \$4,203.00 posts on or before 11/03/10. Payments need to be received within 15 days of acceptance or offer is null and void.

If any of the payments are returned or not paid for any reason, this settlement offer will become null and void. Upon settlement we will no longer be collecting on this debt. The account will be reported to the credit bureau as follows: Charged off/settled in full. You may receive a 1099 IRS Form if the balance after the settlement is greater than \$600.00.

Sincerely,

A handwritten signature in black ink, appearing to read "Doug Lunsford".

Doug Lunsford  
Collection Supervisor  
1-800-236-4188  
(314) 216-4198 Direct