

Department [REDACTED]

ADDRESS SERVICE REQUESTED



ARS National Services Inc.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

November 20, 2015

ACCOUNT IDENTIFICATION

Creditor: Chase Bank U.S.A., N.A.

Account No.: *****[REDACTED]

ARS Reference No.: [REDACTED]

Balance: \$6,623.36



168500

Dear Sir/Madam:

This letter confirms that ARS will accept \$2,385.00 in settlement of the above-referenced account with the last payment date on 10/30/2016.

We reserve the right to treat any missed or late payment as a cancellation of the agreement. We are not obligated to renew this offer.

IRS requires certain amounts that are discharged as a result of the cancellation of debt to be reported on a Form 1099-C. You will receive a copy of Form 1099-C if one is required to be filed with the IRS. Chase wants you to know that this debt settlement may affect your ability to open a new account or borrow money from Chase in the future. In most cases, Chase does not approve applications from customers who haven't paid the account balance back in full—even when an agreement is made for a partial payment to satisfy a debt.

To make a payment or review other options on this account, please visit our website at [REDACTED] which is available 24 hours a day. ARS also offers "Quick Check" by phone, Western Union "Quick Collect" (Code City: [REDACTED]), and Moneygram "Express Payment" (Receive Code: [REDACTED]). Payments can be mailed to the ARS Escondido CA address above. If you have any questions, please contact your account representative at [REDACTED]. Our office hours are Monday through Friday, 6:00 a.m. - 7:00 p.m. and Saturday 6:00 a.m. - 12:00 p.m. (Pacific Time).

Sincerely,

[REDACTED]

Account Representative

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



(SEE REVERSE SIDE FOR IMPORTANT INFORMATION)

[REDACTED]