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July 7, 2010

43%

[REDACTED]
[REDACTED]

Re: [REDACTED]
Reference: [REDACTED]
Related Act#:
Balance: \$8,116.86
File No: [REDACTED]

Dear [REDACTED]

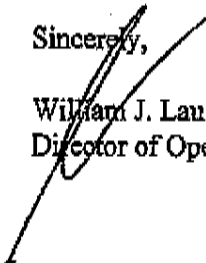
This letter is in response to your conversation with this office on July 7, 2010, regarding the above mentioned debt. Please be advised my client has authorized this office to accept a total of \$3,500.00 as full settlement of this account. Since this adjustment represents a substantial reduction of this account, we must add the following stipulations to the proposed settlement agreement:

1. There will be (1) payment. This is a special one time offer approved by our client.
2. The payment of \$3,500.00 must be received by July 27, 2010.

This settlement offer will become null and void if you fail to honor any of these stipulations. Your balance will revert back to its original amount, minus any payments paid thereon. Make payments payable to [REDACTED] and write your account number on the cashier's check or money order only.

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

Sincerely,


William J. Lau
Director of Operations

HOURS OF OPERATION ARE: MONDAY-FRIDAY 8AM-9PM EST
AND SATURDAY 8AM-1PM EST