4285 Genesee Street
Cheektowaga, NY 14225-1943

RETURN SERVICE REQUESTED

NORTHSTAR
LOCATION SERVICES, LLC

1-888-820-0964
Hours Mon-Thurs 8AM-10PM EST
Fri 8AM-8PM, Sat 8AM-4PM EST

[redacted]

C/O AMERICAN HOMES SLTNS
4500 CAMPUS DR STE 127
NEWPORT BEACH CA 92660

Creditor: BARCLAYS BANK DELAWARE/ JUNIPER
Account #: [redacted]
Date: 08/19/2010
Balance: $3,666.90
Settlement Due: $1,283.42

This letter serves as confirmation that, as the duly authorized representative for BARCLAYS BANK DELAWARE, we have agreed to accept less than the full balance due as settlement on the above mentioned account. The settlement as offered shall be in the total amount of $1,283.42. The first payment of $440.00 is due in our office by 08/20/2010. The second payment of $140.57 is due in our office by 09/20/2010. The third payment of $140.57 is due in our office by 10/20/2010. The fourth payment of $140.57 is due in our office by 11/20/2010. The fifth payment of $140.57 is due in our office by 12/20/2010. The sixth payment of $140.57 is due in our office by 01/20/2011. The final payment of $140.57 is due in our office by 02/20/2011. Upon clearance of funds; the above-mentioned account will be closed as settlement in full.

Please contact a Northstar Account Representative toll free at 1-888-820-0964 or direct dial our Remittance Department at 1-888-820-0964 to make your payment. Please be advised that if this item does not clear through your bank, this settlement offer will be considered null and void.

Federal law requires that we inform you this communication is from a professional debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose. This collection agency is licensed by the Department of Consumer Affairs, the City of New York City License # 1179143.

Payment Website: https://www.gotonls.com

To ensure proper credit, return this portion with your payment

[redacted]

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Account #: [redacted]
Date: 08/19/2010
Balance: $3,666.90
Settlement Due: $1,283.42

Amount Remitted: _____

Northstar Location Services, LLC
Attn: Financial Services Dept.
4285 Genesee Street
Cheektowaga, NY 14225-1943