



May 17, 2012

DMB Financial

ATTN: [Redacted]

FAX # [Redacted]

RE: [Redacted]

Account Number: [Redacted]
Balance: \$4,377.99

Dear Anthony:

In response to your settlement request, we will settle the above account for the amount of \$1,095.00 in three (3) payments of \$365.00 per month due May 30, 2012, June 28, 2012, and July 30, 2012.

Please call the office to do payments by phone.

Any missed, late or non-sufficient fund payments will render this proposal invalid.

If the amount charged off/forgiven is equal to, or greater than \$600.00 we are required by the Internal Revenue Code, section 606p, to report this amount and issue a form 1099-C to you no later than next January 31, 2013. If you have any questions concerning your personal taxes, we recommend you consult a certified public accountant or other tax professional.

If you have any questions, please contact me at [Redacted]

Sincerely,
[Redacted Signature]

Collector

TP:km

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