

FREDERICK J. HANNA & ASSOCIATES, P.C.

May 16, 2012

Re: CHASE BANK USA, N.A.

Reference: [REDACTED]
Balance: \$2,490.25
File No: [REDACTED]

Dear [REDACTED]

This letter is in response to your conversation with this office on May 16, 2012, regarding the above mentioned debt. Please be advised my client has authorized this office to accept a total of \$1,000.00 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 (4) payments. This is a special one time offer approved by our client.
2. The first payment of \$100.00 must be received by May 25, 2012, the second payment of \$300.00 must be received by June 25, 2012, the third payment of \$300.00 must be received by July 25, 2012 and your final payment of \$300.00 must be received by August 25, 2012.

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 CHASE BANK USA, N.A. and write your account number on your payment.

My client may be required by law to report this settlement to one or more taxing authorities. The client makes no representation about tax consequences this may have or any reporting requirements that may be imposed on them. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement. Chase Bank USA, N.A. is required by the IRS to provide information about certain amounts that are discharged as a result of a cancellation of a debt on a form 1099C. If Chase Bank USA, N.A. is required to notify the IRS, you will receive a copy of the form 1099C that is filed with the IRS. Any payments or credits in excess of the agreed settlement amount will be applied against the account's outstanding balance. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,

[REDACTED]
Director of Operations

MASSACHUSETTS: "NOTICE OF IMPORTANT RIGHTS"

"You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request by writing to the collection agency." The address to mail your written request is [REDACTED]

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR