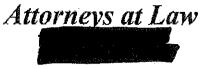
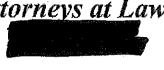
FREDERICK J. HANNA & ASSOCIATES, P.C.









FAX: TOLL FREE:



May 11, 2012



Re: CHASE BANK USA, N.A.

Reference:

Related Act#:

Balance: \$17,123.71

File No:



This letter is in response to your conversation with this office on May 11, 2012, regarding the above mentioned debt. Please be advised my client has authorized this office to accept a total of \$6,000.00 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 (12) payments in the amount of \$500.00. This is a special one time offer approved by our client.
- 2. The first payment of \$500.00 must be received by May 20, 2012 and each payment thereafter must be received by day 20 of each month.

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.

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, Director of Operations