



ARSI

AMERICAN RECOVERY SERVICE INCORPORATED

September 29, 2009

[Redacted]

\$8435.51 SAVED

Re: Client: First Equity Card
Reference Number: [Redacted]
Our File Number: [Redacted]
Balance Due: \$11,285.51

Dear [Redacted]

This correspondence will serve to confirm that our client, First Equity Card, has authorized our office to accept payment in the amount of \$2850.00 as settlement in full of the above referenced matter. The settlement is contingent upon receiving your payment in accordance with the payment schedule set forth in Exhibit A. If payment is not received by said date, then this arrangement is null and void. Upon verification that the item has cleared, the matter will be closed and no further action will be taken.

Please forward payment (payable to ARSI) to our office at the address referenced below.

Should you have any additional questions, please feel free to contact our office. Thank you for your cooperation in resolving this matter.

American Recovery Service Incorporated
555 St Charles Drive, Suite 100
Thousand Oaks, CA 91360

Sincerely,

[Redacted Signature]

Client Data Manager

We are a debt collector company attempting to collect a debt and any information obtained will be used for that purpose.