

AL, LLC  
5  
15-2100

P.O. Box 742  
Houston, Tex:

ADDRESS SERVICE REQUESTED

**\$12,786.27  
SAVED**

30 September 2011  
SIFINS

SAINT LOUIS, MO 63116-2419

Creditor: US BANK  
Account Number: [REDACTED]  
Balance: \$21309.87

Pentagroup Financial, LLC  
5959 Corporate Drive, Suite 1400  
Houston, Texas 77036

*IMPORTANT: To receive proper credit be sure to enclose this portion with your payment in full*

Dear [REDACTED]

Your creditor has authorized us to offer you a multi-part settlement opportunity on the above referenced account, as indicated below. Upon clearance through the banking system of the settlement amount indicated below your account will be considered settled. Each payment must be received in our office no later than the close of business on the date indicated below. If payments are not received in the indicated amounts and within the time frames indicated, this offer will be considered withdrawn and the full unpaid remaining balance shall be due.

This offer represents a substantial saving over the actual amount owed on this account and is an opportunity for you to take care of this obligation at a greatly reduced cost.

1 <sup>st</sup>	Payment Due Date:	09/30/2011	Amount Due:	\$1,000.00
2 <sup>nd</sup>	Payment Due Date:	10/25/2011	Amount Due:	\$500.00
3 <sup>rd</sup>	Payment Due Date:	11/25/2011	Amount Due:	\$500.00
4 <sup>th</sup>	Payment Due Date:	12/25/2011	Amount Due:	\$500.00
5 <sup>th</sup>	Payment Due Date:	01/25/2012	Amount Due:	\$500.00
6 <sup>th</sup>	Payment Due Date:	02/25/2012	Amount Due:	\$500.00
7 <sup>th</sup>	Payment Due Date:	03/25/2012	Amount Due:	\$500.00
8 <sup>th</sup>	Payment Due Date:	04/25/2012	Amount Due:	\$500.00
9 <sup>th</sup>	Payment Due Date:	05/25/2012	Amount Due:	\$500.00
10 <sup>th</sup>	Payment Due Date:	06/25/2012	Amount Due:	\$500.00
11 <sup>th</sup>	Payment Due Date:	07/25/2012	Amount Due:	\$500.00
12 <sup>th</sup>	Payment Due Date:	08/25/2012	Amount Due:	\$500.00
13 <sup>th</sup>	Payment Due Date:	09/25/2012	Amount Due:	\$500.00
14 <sup>th</sup>	Payment Due Date:	10/25/2012	Amount Due:	\$863.00
15 <sup>th</sup>	Payment Due Date:	11/25/2012	Amount Due:	\$660.60

Please call one of our friendly and courteous representatives at the toll free number listed above to discuss any questions you may have regarding this offer.

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

If you believe you have been treated in an unprofessional manner, please email your concerns including your contact information, employee name and your account number to: [compliance@pentagroup.us](mailto:compliance@pentagroup.us).