

[REDACTED]

July 29, 2010

Account No.: [REDACTED]

Dear [REDACTED]

This letter confirms our agreement to settle the above-referenced account.

The balance at the time of settlement was \$7,591.49. We will accept \$2,750.00 as settlement of this account.

Below are the payment terms for your account:

<u>Due date</u>	<u>Payment amount</u>	<u>Due date</u>	<u>Payment amount</u>
07/28/2010	\$149.00		
08/31/2010	\$2,601.00		

In return, upon receipt of all required payments, your account will be considered settled, and you will not be obligated to pay the remaining balance provided no additional charges appear on this account after the date of this letter. Your account has been closed to further charging privileges. Also, any future account activity that results in a credit balance may become the property of Bank of America. If additional charges post to the account, if a payment is returned for insufficient funds, or if you fail to make required payments on time your settlement will be voided. Additionally, if any of these scenarios occur, your account will be charged-off and we will continue to pursue the remaining debt.



March 24, 2010

Wells Fargo Financial  
PO Box 871480  
Vancouver, Wa 98687

[Redacted]

VIA FACSIMILE [Redacted]

Our Customer [Redacted] Account number: [Redacted]

This letter confirms our agreement with Mission Debt Settlement Agency. Wells Fargo Financial has agreed to accept \$600.00 as settlement in full on the above referenced account. This settlement is based upon the balance of \$1830.34. This settlement amount of \$600.00 must be paid out according to the following terms:

1. \$400.00 to be received by 3/31/10
2. \$200.00 to be received by 4/30/10


We do offer a check by phone service for \$10 per check.

Our overnight payment address is:  
Wells Fargo Financial  
Attn: Remittance Processing  
334 SW 8<sup>th</sup> St.  
Des Moines, IA 50309

If payments are not received as outlined above, this offer will be void.

If you have questions or would like to set up the payment, please call me at 360-885-4413.

Sincerely,

  
Treva Fossi  
Wells Fargo Financial  
Ph 360-885-4413  
Fx 360-885-4301

The laws of some states require us to inform you that this communication is an attempt to collect a debt and any information obtained will be used for that purpose.  
Wells Fargo Financial, a Division of Wells Fargo Bank, N.A.



July 13, 2010

[Redacted]

Account #: xxxx xxxx [Redacted]  
Balance: \$1740.35  
Settlement Offer: \$522.11

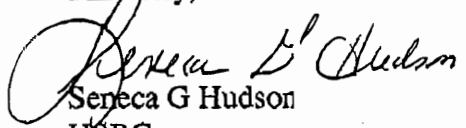
\$390.00 to be paid by 7/30/10            \$25.43 to be paid by 10/30/10  
\$25.43 to be paid by 08/30/10        \$25.43 to be paid by 11/29/10  
\$25.43 to be paid by 09/29/10        \$25.43 to be paid by 12/30/10

Dear [Redacted]

In an effort to resolve your seriously overdue account, HSBC is offering you a settlement in the amount of \$522.11. This offer is good only until the dates noted above. If you fail to keep these arrangements, this offer will be null & void.

Upon receipt of this amount, we will notify the credit bureau of this settlement. If you wish to take advantage of this offer, please forward the payments by the above dates to our office or call Seneca G Hudson at 1-866-991-9781 ext. 5114.

Sincerely,

  
Seneca G Hudson  
HSBC

Please mail payments to:  
HSBC  
Attn: Payment Processing  
1352 A Charwood Rd  
Hanover, MD 21076

Any remaining principle balance of \$600 or greater on your account will be reported to the Internal Revenue Service as a discharged debt.

Esta carta contiene informacion importante sobre su cuenta y podria requerir su atencion. Si tiene alguna pregunta y desea hablar en espanol con un empleado, sirvase comunicarse con nosotros al 1-866-991-9781. marque el numero 2 durante nuestras horas de oficina normales.



[REDACTED]  
[REDACTED]  
[REDACTED]

May 14, 2010

Account number ending in: [REDACTED]

Dear [REDACTED],

This letter confirms our agreement to settle the above-referenced account.

The balance at the time of settlement was \$2,956.92. We will accept \$594.00 as settlement of this account.

Below are the payment terms for your account:

<u>Due date</u>	<u>Payment amount</u>	<u>Due date</u>	<u>Payment amount</u>
05/27/2010	\$198.00		
06/27/2010	\$198.00		
07/27/2010	\$198.00		

In return, upon receipt of all required payments, your account will be considered settled, and you will not be obligated to pay the remaining balance provided no additional charges appear on this account after the date of this letter. Your account has been closed to further charging privileges. Also, any future account activity that results in a credit balance may become the property of Bank of America. If additional charges post to the account, if a payment is returned for insufficient funds, or if you fail to make required payments on time your settlement will be voided. Your account will be charged-off and we will continue to pursue the remaining debt.