



9321 Olive Boulevard
St. Louis, MO 63132

ok

December 16, 2009

Tracy

Re: Account Number:

Dear Tracy

Us Bank agrees to accept \$ 819.00 settlement in full on the above referenced account number. The settlement offer for \$ 819.00 (15.01%) will expire on 01/25/2010 or charge off, whichever is sooner. The balance due on the account is \$5454.94. If this is an extended settlement offer, the payments must be secured within 15 days of the approval or the request will be closed.

- 1st payment of \$273.00 due by Dec 30, 2009
- 2nd payment of \$273.00 due by Jan 29, 2010
- 3rd payment of \$273.00 due by Feb 26, 2010

If any of the payments are returned for any reason, this settlement offer will become null and void. Upon settlement we will no longer be collecting on this debt. The account will be reported to the credit bureau as follows: charged off/settled in full. You may receive a 1099 IRS Form if the balance after the settlement is greater than \$600.00.

Sincerely,

Us Bank
Kevin Mack
Retail Payment Solutions
Credit Card Collection Dept.
1-877-838-4346
Ext. 1560249