



9321 Olive Boulevard
St. Louis, MO 63132

January 19, 2010

Robert.

Re: Account Number:

US Bank agrees to accept \$ 865.00 as settlement in full on the above referenced account number. The settlement offer for \$ 865.00 (15.02%) will expire on 1/25/2010 or charge off, whichever is sooner. The balance due on the account is \$5,799.78. If this is an extended settlement offer, the payments must be secured within 15 days of the approval or the request will be closed.

Lump Sum Payment of \$865.00 due by 1/29/2010

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,

Kelly Garner
Collection Specialist
Credit Card Collection Dept.
314-810-5900
Ext 1560350