



OCTOBER 12<sup>TH</sup>, 2010

[REDACTED]  
%CREDIT CONSULTANTS  
ATTN: DAVE [REDACTED]

Original Creditor: Household Bank  
Original Account #: [REDACTED]  
Current Creditor: Alliance Credit Services Inc.  
Agency ID#: 000027545  
Balance: \$1,136.89

Dear D [REDACTED],

We have been authorized by our client to accept a settlement amount on your delinquent account referenced above.

We have been authorized to accept \$455.00 as settlement in full on your account. Payments areas follows ...\$300.00 due by the 28<sup>th</sup> of October 2010 and \$155.00 due by November 28<sup>th</sup> 2010.

Upon Clearance of funds; our client will be notified to update your credit report accordingly.

We are not obligated to renew this offer.

Please call our office toll free at 1-877-267-3265 upon receipt of this letter if you wish to take advantage of this offer.

Sincerely;

Randy Hunter  
Collections Manager  
Americas Recovery Solutions  
103 Milan Ave. Suite # 2  
Amherst, Oh. 44001  
1-877-267-3265 Ext. 5004

**This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose**