

165 Lawrence Bell Dr.  
Suite 100  
Williamsville, NY 14221

NAFS  
National Action Financial  
Services, Inc.

1-716-565-1020  
Fax 1-716-565-9455

1551 SAWGRS CORP  
PKWY STE  
SUNRISE FL 33323-2892

DATE: OCT 15 2009  
CREDITOR: CHASE BANK USA, N.A.  
ACCOUNT #:  
BALANCE: \$4466.56

\*\*\*\*\* SETTLEMENT OFFER \*\*\*\*\*

We have been authorized to negotiate a one time settlement offer to pay your account. In order to take advantage of this offer, send your check or money order along with the bottom portion of this letter. Settlement is valid only if paid as agreed. Credit report will be updated accordingly by the creditor listed above.

You actually owe: \$4466.56  
We will settle for: \$1563.30  
Amount due by : \$1563.30 DUE 10/23/2009

We are not obligated to renew this offer.

If you wish to discuss this matter, please call us collect between the hours of 8:00am and 9:00pm Mon.-Thur. and Fridays 8:00am - 5:00pm or Saturday 8:00am - Noon EST, at

Sincerely,  
NATIONAL ACTION FINANCIAL SERVICES, INC.

SEE REVERSE SIDE FOR STATE DISCLOSURE INFORMATION.  
Account paid less than full balance, "Settled".

~~----- Please tear along perforation. -----~~

To receive proper credit, enclose this portion with your payment.  
DEBTOR ID #  
CLIENT ID #

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

SEE REVERSE SIDE FOR STATE  
DISCLOSURE INFORMATION.

This collection agency is licensed by  
the Minnesota Department of Commerce.

NAFS  
P.O. Box 9027  
Williamsville, NY 14231-9027