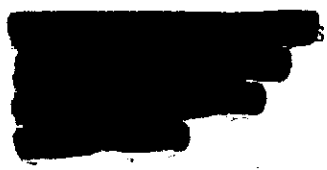


RETAIL ACCOUNTS BUREAU



May 5, 2009

Name: [REDACTED] SSN#****5891
File# 4506185
Client: JP Morgan Chase/ 4305 [REDACTED]
Balance: \$ 19309.94
Offer: \$5100.00

Retail Accounts Bureau and the above client have agreed to accept \$5100.00 as final and full payment toward the above mentioned debt. *Conditions of offer are that \$500 will be paid as a down payment and remaining \$4600.00 will be due by or before May 29, 2009. Due to the extended offer, we must secure payment thru our postdated system no later than 4:00p EST today, May 5, 2009.* Upon receipt of final payment made we will close this account with no further obligation for payment and no credit reporting. An official release is available upon request.

Sincerely,


Eric Jones
Acct Resolution Supervisor

This communication is from a debt collector. Any information obtained will be used for that purpose.