

NATIONAL ENTERPRISE SYSTEMS
Professional Debt Collectors
29125 Solon Road
Solon, OH 44139-3442

December 22, 2011

RE: FIA Card Services, N.A., the issuer of your Bank of America credit card

For: 43*****4773

Date of Referral: 09/15/2011

Date of Service: 01/28/1998

Please contact: (800) 925-6136

Total Amount Due: \$26,918.35

We have been authorized by our client to accept \$6,729.58 by December 22, 2011 as settlement in full for your FIA Card Services, N.A., the issuer of your Bank of America credit card account. Please contact this office if you would like to discuss this offer.

As a result of this settlement, if the amount forgiven or cancelled on this debt equals or exceeds \$600, the IRS may require Bank of America to report the amount forgiven or cancelled on a Form 1099-C. You will receive this form for the year in which the settlement is completed. If you want advice about the potential tax consequences that may result from this settlement, Bank of America recommends that you consult a tax professional of your choosing. The Bank does not make any representations about the tax consequences that this settlement may have for you or any reporting requirements that may be imposed on the Bank.

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

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Safeguard Recovery, LLC

12/9/2011

RE: BANK OF AMERICA - WORLDPOINTS

Current Creditor: JH CAPITAL GROUP
Original Creditor: BANK OF AMERICA - WORLDPOINTS
Account number: [REDACTED]
Balance due: \$5,460.40
File number: [REDACTED]

Dear [REDACTED]

Our records indicate that you have an outstanding balance on the above mentioned account. This letter confirms that Safeguard Recovery, LLC is authorized to accept \$2730 as settlement in full for this account. This settlement offer requires payments to be received as follows:

\$227.50 due by 12/30/2011	\$227.50 due by 6/30/2012
\$227.50 due by 1/30/2012	\$227.50 due by 7/30/2012
\$227.50 due by 2/29/2012	\$227.50 due by 8/30/2012
\$227.50 due by 3/30/2012	\$227.50 due by 9/30/2012
\$227.50 due by 4/30/2012	\$227.50 due by 11/30/2012
\$227.50 due by 5/30/2012	\$227.50 due by 12/30/2012

Payments must be received at the following address in the form of certified check on or before the due date listed above. Please include the account and the Safeguard file number on any forms of payments. This firm does not accept "check by phone or ACH payments. All payments must be mailed.

Safeguard Recovery, LLC.
[REDACTED]

Upon Clearance of the agreed upon amount, your account will be considered paid.

This company is a debt collector. We are attempting to collect a debt and any information obtained will be used for that purpose.

Sincerely,
[REDACTED]



MRS Associates
1930 Olney Ave
Cherry Hill, NJ 08003
800-932-5576

Thursday, December 15, 2011



Account Information:
Our Client: CHASE BANK USA, N.A.
Client Acct: *****0310
MRS Acct: [REDACTED]
Account Balance: \$2,224.73
Settlement Amount: \$890.00

Dear [REDACTED]

Pursuant to our telephone conversation of Thursday, December 15, 2011, MRS Associates has been retained to serve as agents on behalf of CHASE BANK USA, N.A. Effective immediately, MRS Associates has been authorized to accept \$890.00 as settlement on the above referenced account if consummated on or before Tuesday, February 28, 2012. Upon receipt of \$890.00, you will be released of any further obligation to CHASE BANK USA, N.A. regarding the above referenced account.

Settlement is to be paid as follows:

Your first payment of \$290.00 is to be received at MRS Associates, 1930 Olney Ave Cherry Hill, NJ 08003 on or before Saturday, December 31, 2011. Subsequent payments are to be received as follows:
\$300.00 on or before Tuesday, January 31, 2012
\$300.00 on or before Tuesday, February 28, 2012

Upon completion of your settlement, your credit will be amended to reflect a settled account.

Chase Bank USA, NA is required by the IRS to provide information about certain amounts that are discharged as a result of a cancellation of a debt on a form 1099C. If Chase Bank USA, NA is required to notify the IRS, you will receive a copy of the form 1099C that is filed with the IRS.

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

Office Hours: Mon - Fri: 8:00 AM to 9:00 PM ET, Sat 8:00 AM to 12:00 PM ET

Sincerely,

MRS Associates
MRS Associates is a trade name of MRS BPO, L.L.C.



Northland Group Inc.

888-287-5711
NGI@northlandgroup.com
Hours of Operation: M-Th 7-9, F 7-7, Sat 8-2
www.payments2northland.com

Payment Address: P.O. Box 380646
Minneapolis, MN 55438

DEC 20 2011

RE: Northland Account# [REDACTED]
Original Account # *****5781
Balance: \$4082.92 Settlement: \$1143.22
Creditor: CITIBANK, N.A.
Regarding: CITI MASTERCARD

Dear [REDACTED]

This letter is to confirm our agreement on the above referenced account. Upon receipt of \$1143.22 cleared funds on or before 12/30/2011 this account will be considered closed and satisfied.

A confirming settlement letter will be sent.

Sincerely,

APRIL S WOOSTER Please call 866-275-9996 X 3449

This is an attempt to collect a debt and any information obtained will be used for that purpose.
This communication is sent to you by Northland Group, Inc., a debt collector and a member of ACA International.
NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Asset Acceptance, LLC

Toll Free 866 761 1780 : Ext 7578.

PO Box 2036
Warren, MI 48090

December 15, 2011

[REDACTED]

RE:
Original Account #:
Asset Acceptance, LLC Account #:
Current Balance:

GEMB/ SEMA

[REDACTED]
2424.82

Dear [REDACTED]

Per our phone conversation on 12/15/2011, we came upon a settlement agreement of \$1,091.17 to settle the above mentioned account. Payment must be received by 12/30/11 and upon clearance of the agreed funds; and your written or verbal request, Asset Acceptance, LLC will send you a paid account letter. If the said funds are not received by 12/30/11, this offer will be null and void.

If you have any further questions, please call me at 866 761 1780 Ext. 7578.

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

Sincerely,

Kathie Rich

Kathie Rich
Debt Settlement Representative
Toll Free 866 761 1780 Ext. 7578
Asset Acceptance, LLC

COL_0003 Account No [REDACTED]

Safeguard Recovery, LLC

12/15/2011

RE: TECHNOLOGY CREDIT UNION

Current Creditor: JH CAPITAL GROUP
Original Creditor: TECHNOLOGY CREDIT UNION
Account number: [REDACTED]
Balance due: \$8,969.83
File number: [REDACTED]

Dear [REDACTED]

Our records indicate that you have an outstanding balance on the above mentioned account. This letter confirms that Safeguard Recovery, LLC is authorized to accept \$2,690.94 as settlement in full for this account. This settlement offer requires payments to be received as follows:

\$896.98 due by 12/30/2011
\$896.98 due by 1/31/2012
\$896.98 due by 2/29/2012

Payments must be received at the following address in the form of certified check on or before the due date listed above. Please include the account and the Safeguard file number on any forms of payments. This firm does not accept "check by phone or ACH payments. All payments must be mailed.

Safeguard Recovery, LLC.
[REDACTED]

Upon Clearance of the agreed upon amount, your account will be considered paid.

This company is a debt collector. We are attempting to collect a debt and any information obtained will be used for that purpose.

Sincerely,

[REDACTED]
Safeguard Recovery, LLC

RETAIL RECOVERY SERVICES

190 MOORE ST. #201 HACKENSACK, NJ 07601
(800) 969-6112 FAX (866) 533-2682

Dec 7, 2011



CREDITOR: WORLD FINANCIAL NETWORK BANK

RE: VICTORIAS SECRET

RAS FILE#

ACCT#

SALANCE \$1752.90

Dear

This letter will serve to confirm our agreement to settle the above referenced account.

Settlement in two payments. First payment of 655.94 in by 12/20/11. Second payment of \$45.22 in by 1/20/12.

Upon completion of this agreement as outlined, the account will be settled and updated accordingly.

Very truly yours,

Bryan

***** YOU CAN ALSO PAY ONLINE WITH YOUR ACCOUNT NUMBER OR YOUR RRS FILE NUMBER AT WWW.PAYRRS.COM