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April 16, 2008

VIA FACSIMILE: [REDACTED]

Re: LVNV Funding, LLC
Account No.: [REDACTED]
Original Creditor: Sears
Original Account No.: [REDACTED]
Our File No.: [REDACTED]
Your Client's Name: [REDACTED]
Balance: \$20,094.66 together with interest at the rate of
6.00% per annum from April 16, 2008

Dear [REDACTED]

Please be advised that our client, LVNV Funding, LLC is willing to settle in full this claim for \$6,500.00 due in five payments. The first payment in the amount of \$4,500.00 is due on or before April 28, 2008 and the next four (4) payments in the amount of \$500.00 are due on or before the 25th day of each consecutive month until settlement is paid. Our overnight mailing address is 965 Keynote Circle, Brooklyn Heights, OH 44131.

Your failure to maintain the above-mentioned agreement will render said agreement as null and void, which may result in legal and/or continued collection efforts.

The statements made herein are intended for settlement purposes only and cannot be construed as admitting any of the within information.

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

Please contact our office at 1-800-286-9403 if you have any questions concerning this matter.

Sincerely,

[REDACTED]

[REDACTED]