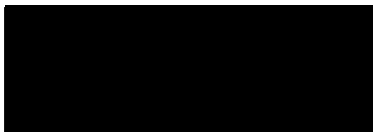




2420 Sweet Home Rd., Suite 150
Amherst, NY 14228
Phone: (716) 634-9555
1-866-876-0222
Fax: (716) 689-7084

10 MAR 2009



American Coradius International LLC
2420 Sweet Home Rd. Suite 150
Amherst, NY 14228

Re: BILL ME LATER
Original Creditor:
Account Number: [REDACTED]

Account Balance: \$ 474.93

Dear: [REDACTED]

We are writing to you regarding your BILL ME LATER account.

This letter, will serve as confirmation that American Coradius International LLC, is willing to accept \$189.97 as full and complete settlement of the above referenced account.

This offer requires that American Coradius International LLC receives your funds in the amount of \$189.97 on or before 3-30-09.

Upon receipt and clearance of your payment as offered, we will notify our client to update its records accordingly regarding this settlement.

Make your check or money order payable to:

American Coradius International LLC
2420 Sweet Home Rd, Suite 150
Amherst NY 14228

Should you fail to meet the above arrangement as agreed American Coradius International LLC reserves the right to cancel this offer and initiate collection of the entire outstanding balance.

Sincerely,

American Coradius International LLC
A Professional Debt Recovery Agency

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.

You can now pay by automated phone system or over the Internet! Pay by phone at 1-866-294-0331 or on the Web at www.paymybill.com Enter 1447655 as your User ID-Access Code. Enter 3037356 as your password.

Hours of Operation: Mon-Thurs 8:00am-10:00pm, Fri 8:00am-5:00pm,
and Sat 9:00am-12:00pm (Eastern Standard Time)

American Coradius International LLC