



240 Emery St.  
Bethlehem, PA 18015  
Tel: 484-242-7422  
Fax: 484-242-3141  
Email: Ryan.Schimmel@rmsna.com

October 29, 2009

RMS Claim Number:	
Creditor:	CHASE BANK USA, N.A.
Original Account Number	
Your Current Balance:	<b>\$ 10,023.91</b>

Dear

Receivable Management Services has authorization to accept **\$ 2,004.80** as a settlement in full on the above-referenced account. By completing this Settlement Agreement, Receivable Management Services agrees to stop any further collection activity from being taken against you on this account. The settlement is contingent upon the following:

- One (1) payment of \$1,400.00 due by 11/25/2009.
- Three (3) payments of \$201.60 due by 12/25/2009, 01/25/2010, and 02/25/2010

Upon completion of the Settlement Agreement, Receivable Management Services will notify our customer that you have fulfilled the terms of the Settlement Agreement and our customer will then update your credit report to reflect a settled account if applicable. However, if your payment is returned for any reason or arrives after the settlement due date, this settlement offer will be considered null and void. If you have any questions, please call our offices toll free at **1-866-604-4414**.

Please consider this as notice that if payment is made by consumer check, we will convert this check to an electronic debit to your account via ACH and if the check is returned NSF, we will represent the check via ACH debit.

**WE ARE ACTING AS A DEBT COLLECTOR. THIS LETTER IS AN ATTEMPT TO COLLECT THIS DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.**

Please refer to your RMS Claim Number above in all communications and on all payment methods.

Sincerely,