

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

November 3, 2009

RE: LVNV FUNDING LLC  
Client ID:  
For: SEARS GOLD MASTERCARD

Date of Referral: 10/29/2009

Date of Service: 12/01/1989

Please contact: (800) 925-6137

**Total Amount Due: \$ 17,383.50**

We have been authorized by our client to accept \$4,230.00 as settlement in full for your LVNV FUNDING LLC account, \$1,350.00 by November 16, 2009, \$320.00 by December 16, 2009 and \$320.00 by January 15<sup>th</sup>, February 16<sup>th</sup>, March 16<sup>th</sup>, April 16<sup>th</sup>, May 14<sup>th</sup>, June 16<sup>th</sup>, July 16<sup>th</sup> and August 16, 2010. Please contact this office if you would like to discuss this offer.

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.

As of the date of this letter, you owe the above referenced balance. Because of interest charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, write this office or call the above referenced number.

You can now pay by automated phone system at (800) 238-0868 or on the internet at [www.nesi.paymybill.com](http://www.nesi.paymybill.com). Just enter your account number . Transaction fees will be charged if you use the automated phone system or the internet to make payment on this account. You are not required to use the automated phone system or the internet to make payment on this account.

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