

4285 Genesee Street  
Cheektowaga, NY 14225-1943

RETURN SERVICE REQUESTED

NORTHSTAR  
LOCATION SERVICES, LLC

1-866-224-9822  
Hours Mon-Thur 8AM-10PM EST,  
Fri 8AM-8PM, Sat 8AM-4PM EST

RE: JUNIPER  
CLIENT REF#:   
DATE: 01/05/10  
BALANCE: \$1,682.16  
SETTLEMENT DUE: \$900.00

This letter serves as confirmation that, as the duly authorized representative for Barclays Bank Delaware, we have agreed to accept less than the full balance due as settlement on the above mentioned account. The settlement as offered shall be in the total amount of \$900.00 is due in our office by 01/15/10.

If you have any questions regarding the above account, please contact our office at 1-866-610-2726. Please be advised that if this item does not clear through your bank, this settlement offer will be considered null and void.

Federal law requires that we inform you this communication is from a professional debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.