

PO Box 92109
Austin TX 78709-2109

Paragon Way, Inc.
7500 Rialto Blvd Bldg 1 Ste 100 Austin TX 78735
Hours of Operation (CST): Mon.-Th. 7:00 a.m. - 9:00 p.m.,
Fri. 7:00 a. m. - 6:00 p. m., Sat. 8:00 a. m. - 12:00 p. m.
Toll-Free 888-570-5007, LOCAL 512-347-1496

DATE: 11/17/2010

Personal and Confidential

ORIGINAL CREDITOR: GE Money Bank/ JC Penney Const
ORIGINAL ACCOUNT #: [REDACTED]

BALANCE: \$1,474.78

PRINCIPAL: \$1,474.78

INTEREST: \$0.00

SETTLEMENT: \$442.20

REFERENCE #: [REDACTED]

PLEASE READ CAREFULLY - THIS IS YOUR AGREEMENT

Dear [REDACTED],

In accordance with our agreement, we are forwarding this confirmation of payment arrangement to you. Paragon Way, Inc. has agreed to settle your GE Money Bank/ JC Penney Consumer account as follows:

Amount to be Paid: \$ 442.20

Promise Due Date: 11/22/2010

You have agreed to the above terms and following conditions: a single payment of \$442.20 is due in our office by 5:00 p.m. CST 11/22/2010. For your convenience, you may pay by bank draft, cashier's check, money order, or personal check, or if you wish to make a payment by phone, please call us toll-free at 888-570-5007. Please include your reference number [REDACTED] on your payment. Please be aware that any checks returned from our bank after deposit will terminate the payment arrangement on your account as set out above. All future payments and correspondence should be addressed to:

Paragon Way, Inc.
PO Box 92109
Austin, TX 78709-2109

This offer is made for purposes of settlement only and is not an admission that any amount less than the full balance is due. If you honor the terms of this offer, Paragon Way, Inc. agrees to settle for the "settlement" amount shown above.

This company is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose.

Sincerely,
Paragon Way Inc