

# AllianceOne

Receivables Management Inc.

DATE: 01/11/10



CLIENT: CREDIT FIRST NA

REFERENCE #: [REDACTED]

ACCOUNT #: [REDACTED]

BALANCE: \$628.89

Dear [REDACTED]

Pursuant to our conversation, our client will accept a settlement in full in the amount of \$314.45 on the above listed account(s). The following condition(s) must be met for this settlement to be considered valid:

- The payments must be made via check or debit/credit card by phone.
- The payment of \$314.45 is due no later than 01/31/11.

Please be advised that any settlement amount greater than \$600.00 may be reported to the Internal Revenue Service by our client.

If you have any questions or require additional information, please contact me at 888 419-2387. Your prompt attention in this matter is appreciated.

Sincerely,

Tremaine Serrel

Account representative

AllianceOne Receivables Management Inc.

By paying by check or giving your checking account information for payment, you are authorizing AllianceOne to collect the funds electronically. We can also arrange for a direct debit from your checking account.

As of the date of this letter, you owe \$628.89. Your account balance may be periodically increased due to the addition of accrued interest or other charges if so provided in your agreement with your original creditor.

**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.**