NATIONWIDE CREDIT, INC.

2015 VAUGHN RD NW, STE 400, KENNESAW GA 30144-7802
1-866-505-316

01/13/2010

RE: DILLARDS - GE MONEY BANK
ACCT NUMBER: [redacted]
BAL: $ 2712.71

We are writing to confirm the settlement offer that we made to you on behalf of .
We and DILLARDS agree to settle your account according to the following payment arrangements:

SL. NO	Payment Due on or Before	Payment Amount
1	01/31/2011	$271.75
2	02/28/2011	$271.75
3	03/30/2011	$271.75
4	04/30/2011	$271.75

Make each check payable to DILLARDS and send it to us in time for it to arrive by each due date above. If payments are not received as above, or a payment is not honored by your bank, this offer will no longer apply and we will request the full balance immediately.

Fulfilling this settlement offer will satisfy your obligation for this debt at a substantial cost savings compared to your account balance.

If you have any questions, please contact a Collection Manager at our toll-free telephone number above.

The total account balance as of the date of this letter is shown above. Your account balance may increase because of interest or other charges, if so provided in your agreement with your creditor.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PERSONAL AND CONFIDENTIAL
PO BOX 26314
LEHIGH VALLEY PA 18002-6314

FOR PROPER CREDIT TO YOUR ACCOUNT RETURN THIS STUB IN THE ENCLOSED ENVELOPE WITH YOUR CHECK OR MONEY ORDER. BE SURE THAT OUR NAME AND ADDRESS APPEARS IN THE WINDOW.

[redacted]

RE:	DILLARDS [redacted]
ID NUMBER:	[redacted]
ACCOUNT NO:	[redacted]
BALANCE DUE:	$ 2712.71
AMOUNT ENCLOSED:	$ 1087.00

O Change of address: Print New Address on Back

1796

[redacted]

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NATIONWIDE CREDIT, INC.
PO BOX 26314
LEHIGH VALLEY PA 18002-6314