

Mr. Duffan, this will confirm our settlement of this GE Money Bank account now owned by PRA with a disputed balance of \$12,189.00 for \$3,000.00, payable in 20 monthly installments of \$150/per month. Our office will contact Ms. Clanahan [REDACTED] to coordinate the ACH payments. This is a full and final settlement as to all claims and all parties.

We truly appreciate your cooperation in amicably resolving this matter.

**Marshall Meyers\***  
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**Statement Required by U.S. Treasury Department:**

The U.S. Treasury Department requires us to advise you that this written advice is not intended or written by our firm to be used, and cannot be used by any taxpayer, for the purpose of avoiding any penalties that may be imposed under the Internal Revenue Code. Written advice from our firm relating to Federal tax matters may not, without our express written consent, be used in promoting, marketing or recommending any entity, investment plan or arrangement to any taxpayer, other than the recipient of the written advice.