

ZWICKER & ASSOC  
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NY CITY RESIDENTS ONLY CALL (877) 368-4531

April 28, 2010

Square One Debt Settlement  
1551 Sawgrass Corp Ste 440  
Sunrise FL 33323

RE: Chase  
STUART  
Account Number:  
Account Balance: \$ 19025.90

Dear Mr.

This letter will confirm that our client, Chase, has agreed to accept \$6,660.00 as settlement in full of the above referenced accounts. This settlement is conditioned upon receipt by this office of a check in the amount of \$1,110.00 on or before April 30, 2010, May 23<sup>rd</sup>, June 23<sup>rd</sup>, July 23<sup>rd</sup>, August 23<sup>rd</sup>, and September 23, 2010.

Upon timely receipt of said payment and the successful negotiation thereof, this office shall advise our client that the account is settled in full. Thereafter, in due course, our client will notify the appropriate credit reporting agencies of the accounts settled status.

If the payment of the settlement amount is not made on or before the dates stated above, acceptance of your settlement offer is withdrawn. If there are any questions or concerns please contact your account manager.

Sincerely,

Account Specialist

Paul W. Zwicker  
MA Bar  
Robert W. Thouto  
MA Bar  
William H. Harris  
MA & NH Bars  
Mirella H. Vartanian  
MA Bar  
Barbara A. Carnevale  
MA Bar  
Jennifer L. Bockstahter  
MA Bar  
Trevor Clement  
MA Bar  
Eleanore Hargreaves  
MA & NH Bars  
Erin M. Rezek  
MA Bar  
James Balleine  
MA Bar  
Raymond J. Leo  
CA Bar  
Eric Jun  
CA Bar  
Arthur Testmond  
CA, MA & NH Bars  
Martin Hoffmann  
CA Bar  
Andrew J. Dick  
NY & FL Bars  
Janell Dungen  
IN, OH & KY Bars  
Denzio D. Arnold  
GA & WV Bars  
Cecily J. McLeod  
GA Bar  
Tamera D. Starke  
GA Bar  
Dwight Baylor  
AZ, NY & VA Bars  
Sarah De La Rosa  
AZ & NY Bars  
M'Cori Van Eas  
AZ Bar  
Brian Silveay  
FL Bar  
G. Michael Sampson II  
FL Bar  
Brandon A. Szanko  
FL Bar  
MyXuan McClure Koski  
IL Bar  
Michael S. McDonald  
IL Bar  
Christopher D. Osborn  
TX Bar  
Megan D. Nagretter  
CA & TX Bar  
Kendall L. Bryant  
TX Bar  
Shannon M. Pawley  
MI Bar  
Traci L. Kern  
MI Bar  
Andrew S. Lerner  
MD, DC, VA, & WV Bars  
Gregory B. Welz  
MD & DC Bars  
Ashley A. Lawson  
MD, DC, KY, WV Bars  
Joseph O. Morano  
VA Bar  
Kevin M. Hughes  
CT & MA Bars  
Peter N. Fleh  
NJ Bar  
Donna J. Smith  
OH, WA, ID Bars  
Nicholas Adler  
TN Bar

1. This firm is a debt collector.
2. This firm is attempting to collect a debt and any information obtained will be used for that purpose.
3. Important notices appear on the back of this letter. Please read them as they may affect your rights.
4. Colorado residents: please read important notice on the back of this letter.