

April 28, 2010

Square One

ATTN:

FAX # 954-727-7784

RE: Dee

Visa # XXXX-XXXX-XXXX

Balance: \$ 2,738.38

Dear

In response to your settlement request, First National Bank of Omaha will settle the above account for the amount of \$800.00.

The payment needs to be received by May 3, 2010.

Please call the office to do payment by phone.

Any missed, late or non-sufficient fund payments will render this proposal invalid.

If the amount charged off/forgiven is equal to, or greater than \$600.00 we are required by the Internal Revenue Code, section 606p, to report this amount and issue a form 1099-C to you no later than next January 31, 2011. If you have any questions concerning your personal taxes, we recommend you consult a certified public accountant or other tax professional.

If you have any questions, please contact me at

Sincerely,

Collector