

PENTAGROUP FINANCIAL, LLC  
Toll Free:  
Houston Local:

October 14, 2009  
SIF-ORIG

ANTHONY

Creditor: HILCO RECEIVABLES, LLC  
Original Creditor WELLS FARGO FINANCIAL  
Account Number:  
Original Acc. Num  
Balance: \$1,430.50

Pentagroup Financial, LLC  
5959 Corporate Drive, Suite 1400  
Houston, Texas 77036

*IMPORTANT: To receive proper credit be sure to enclose this portion with your payment in full*

RE: SETTLEMENT OFFER

Dear ANTHONY

Your creditor has authorized us to offer you a settlement opportunity on the above referenced account. Upon clearance through the banking, system of the settlement amount indicated below your account will be considered settled. Payment of the total settlement amount must be received in our office no later than the close of business on the date indicated below. If payment is not received in the indicated amount and within the time frame indicated, this offer will expire at that time.

This offer represents a substantial saving over the actual amount owed on this account and is an opportunity for you to take care of this obligation at a greatly reduced cost.

Amount you actually owe: \$1,430.50  
Settlement amount: \$600.00  
Due date: 10/15/2009

Please call one of our friendly and courteous representatives' at the toll free number listed above to discuss any questions you may have regarding this offer.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This is a communication from a debt collector.

This is an attempt to collect a debt and any information obtained will be used for that purpose. Our New York City Department of Consumer Affairs Permit Number is                      You may reach us toll free by calling                      requesting to speak to Steve Bryant. The originating creditor and the amount of the debt are provided elsewhere in this letter.

**WE ARE REQUIRED BY LAW TO GIVE YOU THE FOLLOWING WARNING ABOUT PAYMENTS ON THIS DEBT.** The statute of limitations bars a creditor from taking legal action, including using arbitration, to make you pay this debt. **BE AWARE** that if you voluntarily pay anything toward this debt, such payment can restart the creditors right to take legal action to make you pay the entire debt.