

ASSOCIATED RECOVERY SYSTEMS
A DIVISION OF ARS NATIONAL SERVICES, INC.







Original Balance	\$15,197.01
Settled For	\$3,040
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Saved	\$12,157.01

80% Savings

Monday, September 20, 2010

ACCOUNT IDENTIFICATION

Re: Bank of America, NA

Account: 
Original Account: 
ARS Account No: 
Balance: \$15197.01 

Dear: 



This letter confirms that Associated Recovery Systems is duly authorized to accept **\$3,040** in full settlement of the above-referenced account. The settlement amount is due as follows:

Payment One: \$1,530 Due on: Thursday, September 30, 2010

Please secure your payment with a debit card or check by phone no later than **Monday, September 20, 2010 by 4:00pm PST.**

Payment Two: \$188.75 Due on: Saturday, October 30, 2010

Payment Three: \$188.75 Due on: Tuesday, November 30, 2010

Payment Four: \$188.75 Due on: Thursday, December 30, 2010


Payment Five: \$188.75 Due on: Sunday, January 30, 2011

Payment Six: \$188.75 Due on: Monday, February 28, 2011



Payment Seven: \$188.75 Due on: Wednesday, March 30, 2011

Payment Eight: \$188.75 Due on: Saturday, April 30, 2011

Payment Nine: \$188.75 Due on: Monday, May 30, 2011

Your payment must reach this office by the due date or this offer will become null and void. To ensure your funds are received by the due date, Associated Recovery Systems accepts **"Quick Check"** by phone and **Western Union "Quick Collect"** (Code City: Warner, CA), **Moneygram "Express Payment"** (Receive Code: ), or you can make your payment online at www.PayARS.com. If your bank refuses to honor your check or other payment arrangements, this offer will become null and void.

Bank of America may be required by law to report this settlement to one or more taxing authorities. The Bank makes no representation about tax consequences this may have or any reporting requirements that may be imposed on the Bank. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement.

Please do not respond to this email, if you have any questions, please contact your account representative at , extension . Our office hours are Monday through Friday, 8:30am to 8:00pm, Pacific Time.

Sincerely,