

BUDZIK & DYNIA, LLC
Attorneys at Law



8/16/2010



Original Balance	\$4,622.68
Settled For	\$1,617.94
<hr/>	
Saved	\$3,004.34

Re: Barclays Bank Delaware
Reference #: [REDACTED]
Debt Balance: \$4,622.68
File #: [REDACTED]
Settlement Amount: \$1,617.94



Dear [REDACTED]

This letter is the proposed settlement agreement in response to your discussion with our office on 8/16/2010, regarding the above referenced debt to our client, Barclays Bank Delaware. Our office has been authorized to accept \$1,617.94 due on 8/27/2010 plus \$10.00 processing fee on behalf of our client, as settlement in full on this account.

Please make payments payable to [REDACTED]. If paying by check or money order, write your account number on the check or money order.

In accordance with our agreement, payments will be processed by [REDACTED] on the above referenced dates.

Payments may be made through ACH, credit card, check or money order. If paying by ACH or credit card, in accordance with our agreement, payments will be processed by [REDACTED] on the above referenced dates. If paying by check or money order, please make payments payable to [REDACTED] and write your account number on the check or money order.

Failing to honor any of these stipulations will render this settlement offer null and void. Your balance will revert back to the original amount, less any payments made thereon.

Please be advised that our client may be required by law to report this settlement to one or more taxing authorities. The client makes no representation about tax consequences this may have or any reporting requirements that may be imposed on them. We advise that you consult an independent tax counsel of your own for any discussion on tax consequences which may result from this settlement.

Regards,



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