

Hudson & Keyse, L.L.C.

THE DEBT RECOVERY CENTRE, 382 BLACKBROOK ROAD, PAINESVILLE OHIO 44077

August 17, 2010



RE: Our File: [REDACTED]
Original Creditor: Washington Mutual Bank
Original Creditor's Account Number: [REDACTED]
Current Balance: \$ 5782.69

Dear Mr. O [REDACTED]:

Please allow this letter to confirm that we will settle the above referenced account for the amount of: \$ 2,313.00. For this settlement offer to remain valid funds must be received in our office on or before August 20, 2010; after that date this offer is withdrawn.

Upon successful negotiation of your funds we will:

1. Zero out the remaining balance on the account.
2. Report your account as a settled, zero balance account to the three major credit reporting agencies.
3. Mail you a settled in full receipt for your account.

The purpose of this communication is an attempt to collect a debt and any information obtained due to this communication will be used for that purpose. Prior notification of this debt has been made.

Sincerely,

A handwritten signature in cursive script, appearing to read "Chris Davis".

Chris Davis
Director of Collections

LOCAL: (440) 354-6978
FACSIMILE: (440) 354-1336
TOLL FREE: (800) 654-5391

[HTTP://WWW.HKINC.COM](http://www.hkinc.com)

PLEASE SEND CORRESPONDENCE TO: POST OFFICE BOX 1090, MENTOR, OHIO 44061