



Resurgent Capital Services, LP  
15 South Main Street, Suite 600  
Greenville, SC 29601

Hours of Operation  
8:00AM-7:00PM EST Monday-Thursday  
8:00AM-4:00PM EST Friday  
1-877-519-8734

November 19, 2008

Shannon [REDACTED]  
[REDACTED]  
Defiance, OH 43512-2433

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

Previous Creditor: Capital One  
Current Creditor: Resurgent Capital Services  
Account Number: 517809 [REDACTED]  
Current Balance: \$1498.78

RE: Settlement Offer

Dear Shannon [REDACTED]

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. Each payment must be received in our office no later than the close of business on the date indicated below. If payments are not received in the indicated amounts and within the time frames indicated, this offer will be null and void.

This offer represents a substantial savings 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.

1 <sup>st</sup> Payment Date Due:	November 30, 2008	Amount Due: \$112.50
2 <sup>nd</sup> Payment Date Due:	December 31, 2008	Amount Due: \$112.50
3 <sup>rd</sup> Payment Date Due:	January 31, 2009	Amount Due: \$112.50
4 <sup>th</sup> Payment Date Due:	February 28, 2009	Amount Due: \$112.50
5 <sup>th</sup> Payment Date Due:	March 31, 2009	Amount Due: \$112.50
6 <sup>th</sup> Payment Date Due:	April 30, 2009	Amount Due: \$112.50

Total Settlement amount: \$675.00

Please contact our office at 1-877-519-8734 to discuss any questions you may have regarding this offer.

This communication is sent to you by Resurgent Capital Services, LP, a professional debt collector.

Please read the following important notices as they may affect your rights.

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