

M. DOUGLAS MANN (GA)
W. CHRISTOPHER BRACKEN, III (GA)
JAMES D. BRANTON (GA)
PAUL J. GILLO (AL, GA)
SCOTT A. FRAMER (MD, DC)
MICHAEL J. HARBROW (DC, VA)
ANDREW J. LERNER (MD)
W. CHRISTOPHER BRACKEN, IV (VA)

March 28, 2005

OF COUNSEL
WILLIAM J. LAYNG, JR. P.C. (GA)

MANN BRACKEN, LLC, ATTORNEYS AT LAW

C JSHING MN 56443-

Chase Manhattan Bank USA, N.A. as successor in interest to Bank One Delaware, NA.

Amount Due: \$ 6,249.55

Dear

We are authorized to accept \$ 2720.00 as settlement in full of the above-referenced claim. This offer is valid only through 3-28-05 and may be accepted only by means of the tender of check by phone, western union, cashier's check, trust check or money order.

We look forward to the amicable settlement of this matter. We will report to our client that your debt has been settled in full upon our receipt of the full settlement amount in the form of valid funds. Please direct your comments or questions to **Don Johnson** at **678-801-2525**

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

Sincerely,

Mann Bracken LLC

James D. Branton

JDB/lcs

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Mann Bracken, LLC Hours of Operation:
Monday through Thursday, 8:00 AM – 11:00 PM (EST)
Friday, 8:00 AM – 9:00 PM (EST)
Saturday, 8:00 AM – 5:00 PM (EST)
Sunday, 12:00 PM – 5:00 PM (EST)

GEORGIA OFFICE:
ONE PACES WEST.
SUITE 1400
2727 PACES FERRY ROAD
ATLANTA, GA 30339

VA, MD & DC OFFICE:
1953 GALLOWES ROAD.
SUITE 240
VIENNA 22182

TELEPHONE:
(703) 245-0577

FACSIMILE:
(703) 288-4070

EMAIL:
ARBITRATION@MANNBRACKEN.COM

WEBSITE:
WWW.MANNBRACKEN.COM