

ACADEMY COLLECTION SERVICE, INC.

10965 Decatur Road
Philadelphia, PA 19154-3210

Main Office: 10965 Decatur Road
Philadelphia, PA 19154-3210
1-(800)220-0605 or (215)281-7500
Hours: M-TH 8am-9pm, F 8am-5pm
Sat 8am-12noon

Return Service Requested

12 MAY 2005

ACCOUNT IDENTIFICATION

10911024 Creditor: CHASE MANHATTAN BANK, NA (S)

Fwd Creditor:
Account# :
Academy File# :
Balance :\$ 3521.16
Return Ck Fee(s) :\$ 0.00
Total bal due as of 12 MAY 2005 :\$ 3521.16
Number of Accts :1

As per our conversation, our client has agreed to settle the above referenced account for \$3500.00. Upon receipt and clearance of these funds your account will be marked settled, you will be relieved of any further responsibility pertaining to this account, and our client will notify the appropriate credit bureaus that this account has been settled.

This offer remains valid providing the funds reach our office by 5-12-05

A self-addressed envelope is enclosed for your convenience in mailing the agreed upon settlement amount.

Should you have any questions do not hesitate to call.

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

NOTICE: SEE NEXT PAGE FOR IMPORTANT INFORMATION.

YOURS TRULY,
BARRY STRONG, DEBT COLLECTOR EXT 2563

-----Please Detach and Return Bottom Portion with Payment-----

Enter the requested information in the spaces provided below:

From: CALDWELL, JEREMY P 10911024

Change of Address _____ Employer _____

_____ Address _____

Telephone _____ Telephone & Ext _____

(SIF) 8-11-03