



008904

FEBRUARY 12, 2005



Special Offer
Act Now to Save 65% Owed on Your Chase Account

Account Number:
Settlement Offer Amount: \$3,674.77

Dear

At Chase, we understand that financial difficulty can strike at any time which is why we focus on providing our customers options that are tailored to their particular situation and needs. To help alleviate some of your financial burden, we are offering you the opportunity to settle your debt with Chase on this account.

Chase is willing to forgive 65% of your current balance. This is a savings of \$6,824.59 from your current balance of \$10,499.37. This special settlement program offers you the following benefits:

- Your account with Chase will be resolved and no further payments will be due.
- No more collections calls or letters from Chase or any other party in regard to this account.
- Credit agencies will be notified to report your account debt as settled.

Please note you will be responsible for any tax liability associated with this transaction

To accept this offer, you must call us at 1-800-432-3120 and make arrangements for receipt of payment by Chase no later than February 27, 2005. Our representatives can work with you to set up payment arrangements and answer any questions you may have. In fact, you can even make your payment over the phone!

You must act quickly to take advantage of this limited time settlement offer. Please call us today at 1-800-432-3120 between the hours of 6:00 AM to 9:00 PM, Monday through Thursday, 6:00 AM to 7:00 PM, Friday, 6:00 AM to 3:00 PM, Saturday, and 9:00 AM to 6:00 PM Sunday MST to discuss your account - our knowledgeable representatives are ready to assist you. As your account is seriously delinquent, we must speak with you as soon as possible to discuss this offer or other alternate payment arrangements. Failure to resolve your Chase account delinquency may result in further collection activity.

Sincerely,

Cardmember Services, Collection Department

Call 1-800-432-3120 Today!
Monday through Thursday, 6:00 am to 9:00 pm
Friday, 6:00 am to 7:00 pm
Saturday, 6:00 am to 3:00 pm
Sunday, 9:00 am to 6:00 pm
Mountain Standard Time

ACCOUNT IS OWNED BY CHASE MANHATTAN BANK USA, N.A. AND MAY BE SERVICED BY ITS AFFILIATES.
*CALLS MAY BE MONITORED AND/OR RECORDED TO ENSURE THE HIGHEST LEVEL OF QUALITY SERVICE.

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