



CREDITORS INTERCHANGE
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Toll Free: 800. 724. 1107
Fax: 716. 614. 7546
ci@creditorsinterchange.com

06-14-05

8425258

C/O TRUE DEBT SOLUTIONS
11654 PLAZA AMERICA DR #317
RESTON VA 20190

Buffalo Office Hours (Eastern Standard)
8:00AM - Midnight Monday-Thursday
8:00AM - 9:00PM Friday
8:00AM - 2:00PM Saturday
9:00AM - 1:00PM Sunday

RE: CHASE MANHATTAN BANK USA, N.A#
Reference #:
CI Account #:
Original Creditor (if applicable):
Balance Owing: \$ 157.95

DEAR

Creditors Interchange has been authorized by our client to settle your account for 35% of your current balance .

This settlement, provided the offered terms are adhered to, shall be in the total amount of \$1806.00. This settlement offer expires unless we receive your payment of \$1806.00 due in our office no later than 6-30-2005. While it is not required, it is recommended you remit your payment in certified funds via overnight mail to ensure timely receipt and processing by this office.

In the event your write-off balance exceeds \$600.00, it may be your responsibility to claim that amount as earned income on your tax return for the following year. Your creditor may provide you with the necessary 1099C form and notify the IRS of the amount of the write-off balance.

If you should have any other questions relative to this settlement, our representative listed below is trained to offer assistance regarding this offer. Make your check or money order payable to Creditors Interchange.

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

Sincerely,

TODD BURKE
Collection Manager

SIF:cpu

New York City Department of Consumer Affairs License #1168153.