



PO BOX 1234
 ANYTOWN, ST 12345
 RETURN SERVICE REQUESTED

July 8, 2005

S-OTVAKI10 L-078 A-123456
 P00DHW00500035 100069
 TEST DEBTOR
 123 MAIN STREET
 NASHVILLE TN 37213-1009



ABC, Inc.

P.O. Box 1234 • Anytown, ST 12345
 (000) 555-5555 • (000) 555-5555

Office Hours

Monday - Thursday: 8am - 8pm
 Friday: 8am - 5pm
 Saturday: 8am - Noon

Account No.: 123456
Total Due: \$XX,XXX.XX
Re: Balance

Re: Balance

Original Creditor: ABC Credit
 Total Amount Due: \$XX,XXX.XX

SETTLEMENT OFFER

Dear: XXXXXXXX:

This letter is to inform you of a special offer on the collection account listed above.

Our client wants our records to reflect that they have made every attempt to resolve this matter voluntarily. Please see the options listed below approved by our client at this time.

- Take advantage of up to 50% off the current balance: Make a one-time payment on or before April 25, 2006.
- Take advantage of up to 35% off the current balance: Make two payments, 1st payment on or before April 25, 2006 2nd payment on or before May 25, 2006.
- Take advantage of up to 20% off the current balance: Make three payments, 1st payment due on or before April 25, 2006, 2nd payment on or before May 25, 2006, and final payment on or before June 25, 2006.

Please call (000) 555-5555 within 7 days to secure one of the above options.

Upon securing one of the above options, we will notify our client that a satisfactory arrangement has been made to settle the above debt.

Important Notice

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

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

DETACH BOTTOM PORTION AND RETURN WITH PAYMENT

Account No.: 123456
Total Due: \$XX,XXX.XX
Re: Balance

Western Union Payment Instructions

Western Union "Quick Collect" - Quick and Easy!

Use Blue and White form
 Pay to: ABC, Inc.
 Code City:

For questions about how to pay your bill using Western Union - call them at 800-238-5772 or call us directly.

SAMPLE A DEBTOR
 123 ANYWHERE ST
 ANYTOWN, US 12345-6789

REMIT TO:

ABC, INC.
 PO BOX 1234
 ANYTOWN, ST 12345



IF PAYING BY VISA OR MASTERCARD COMPLETE BELOW

<input type="checkbox"/> VISA		<input type="checkbox"/> MASTERCARD	
CARD NUMBER		MUST INCLUDE 3 DIGIT SECURITY CODE FROM BACK OF CARD	
SIGNATURE		EXPIRATION DATE	AMOUNT
PRINTED NAME		I AUTHORIZE CREDIT CARD PAYMENT FOR AMOUNT SHOWN BELOW	
AMOUNT OF PAYMENT			\$