



**ARSI**

AMERICAN RECOVERY SERVICE INCORPORATED

October 27, 2009

RICHARD C [REDACTED]  
421 HIGHLAND AVE  
LEXINGTON, MO 64067

Re: Client: First Equity Card  
Reference Number: 4988 [REDACTED]  
Our File Number: 90131676  
Balance Due: \$6,668.19

Dear RICHARD C [REDACTED] :

This correspondence will serve to confirm that our client, First Equity Card, has authorized our office to accept payment in the amount of \$1,200.00 as settlement in full of the above referenced matter. The settlement is contingent upon receiving your payment on or before 10/30/09. If payment is not received by said date, then this arrangement is null and void. Upon verification that the item has cleared, the matter will be closed and no further action will be taken. We are not obligated to renew this offer.

Please forward payment (payable to ARSI GROUP.COM ) to our office at the address referenced below.

Should you have any additional questions, please feel free to contact our office. Thank you for your cooperation in resolving this matter.

American Recovery Service Incorporated  
555 St Charles Drive, Suite 100  
Thousand Oaks, CA 91360  
Sincerely,

Ellie Marks-Turk

We are a debt collector company attempting to collect a debt and any information obtained will be used for that purpose.