



9321 Olive Blvd.
St. Louis, MO 63132

10/27/2009

Jeri [XXXXXXXXXX]
[XXXXXXXXXX]

Auburn, KY 42206

Re: Account Number 4355 [XXXXXXXXXXXXXXXXXXXX]

Dear Jeri,

U.S. Bank would like to offer settlement on the account ending in 9134 that currently has a balance of \$8,449.91. We would like to present an offer of \$1,100.00 (13.02%) that can be broken up into 3 installments processed by check over the phone with no check fee. This offer will expire 10/30/09. So please respond to this offer as soon as possible. Thank you.

Amber Stafford
Settlement Specialist
1-877-838-4347
Fax # 314-216-4145
Ext. 40868