

**COMMERCIAL
RECOVERY
SYSTEMS**
Leading the way with results

October 30, 2007

Re: Chase Auto Finance

Acct: [REDACTED]

Initial Balance: \$37,519.01

Current Balance: \$38,281.18

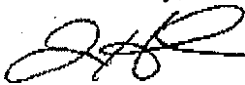
Dear [REDACTED]

As an authorized representative of Chase Auto Finance, Commercial Recovery Systems, Inc. will accept \$4,700.00 as full and final settlement on the above referenced account. No further funds will be due. This offer will be extended through October 31, 2007 after which time the full balance will be due to avoid any further action.

In addition, all derogatory credit information regarding this account will reflect the account to be settled. Please allow ninety (90) days for credit information to be updated.

This settlement is being made with the mutual understanding that the debt is not currently secured.

Sincerely,



[REDACTED]
[REDACTED]
TVH:ckb

cc: Chase Auto Finance

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