

Nelson, Watson & Associates, LLC  
P.O. Box 1299  
Haverhill, MA 01832  
RETURN SERVICE REQUESTED

100 Wrentham St., Lower Level  
Haverhill, MA 01830  
800-213-8048

Reference Number: CRES126334

NELSON, WATSON & ASSOCIATES, LLC

4/9/2008

[REDACTED]

PERSONAL AND CONFIDENTIAL

Client: Crescent Recovery LLC  
Account: [REDACTED]  
Original Creditor: CHASE MANHATTAN  
Principal Balance: \$9,420.41  
Interest: \$3,610.33  
Total Balance: \$13,030.74

Dear [REDACTED]

This writing will serve to confirm our agreement to settle your liability on the above referenced account(s) for the amount of \$5,212.30. Funds must be received in my office no later than the close of business April 25, 2008. Failure to make this settlement payment may render the settlement null and void. This is a limited time opportunity for you to close your debt contingent upon the clearance of funds.

We are not obligated to renew this offer. For your protection please make all payments payable to Nelson, Watson & Associates, LLC.

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

Please call Monday through Thursday 8am to 9pm EST, Friday 8am to 5pm EST, or Saturday 9am to 1pm EST.

Sincerely,

Consumer Services Department

**THIS COLLECTION AGENCY IS LICENSED BY THE NORTH CAROLINA DEPT OF INSURANCE PERMIT #3791**