

**Associated Recovery Systems, Inc.**

950 S ANDREASEN DR, STE B  
ESCONDIDO, CA 92029  
760-733-2733

April 23, 2008

RE: Settlement Proposal  
CREDITOR: Chase Bank One / Circuit City  
ACCOUNT#: [REDACTED]  
FILE#: [REDACTED]  
CURRENT BALANCE: \$4,931.04

Dear [REDACTED]

This letter confirms that ASSOCIATED RECOVERY SYSTEMS is duly authorized to accept \$1627.28 as settlement in full of the above-referenced account. Your settlement is must be secured in this office via check or credit/debit card by phone no later than 4-25-08.

This will also confirm that no action has been taken against you or your credit rating by this agency. After settlement of your account, Chase Bank One will update your credit file with Trans Union, Experian, and Equifax to reflect a settled in full account status and zero balance.

Your payments must reach this office by the due dates or this offer will become null and void. To ensure your funds are received by the due date, Associated Recovery Systems accepts "Quick Check" by phone and Credit/Debit card payment by phone (Visa, MasterCard). There is no fee for either service.

Your returned check may be collected electronically if the check is returned for insufficient or uncollected funds. If your bank fails to honor your check, this offer will become null and void.

Sincerely,

Wes Knoblock  
Collections Supervisor  
800-232-1258 x1223  
ASSOCIATED RECOVERY SYSTEMS  
(A division of ARS National Services, Inc.)

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR.  
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED  
WILL BE USED FOR THAT PURPOSE.**