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ARS National Services Inc.
PO Box 489046
Escondido, CA 92046-9046
Phone: (800) 232-1258 FAX: (866) 422-0765
TTY/TCO services at (866) 922-9520
www.payarsnational.com

Tuesday, December 01, 2015

ACCOUNT IDENTIFICATION

Re: Chase Bank U.S.A., N.A.

Account:
ARS Reference No:
Balance: \$19,205.99

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This letter confirms that ARS is duly authorized to accept \$4,821.50 in full settlement of the above-referenced account. The settlement amount is due as follows:

Payment 01: \$4,821.50 Due on: Friday, December 25, 2015

Your payment must reach this office by the due date or this offer will become null and void. To ensure your funds are received by the due date, ARS accepts "Quick Check" by phone, Western Union "Quick Collect" (Code City: ARS 32072312), Moneygram "Express Payment" (Receive Code: 3973), or you can make your payment online at www.payarsnational.com. If your bank refuses to honor your check or other payment arrangements, this offer will become null and void.

If you have any questions, please contact your account representative at (800) 232-1258, extension 1389. Our office hours are Monday through Friday, 6:30am to 8:00pm, Pacific Time.

Sincerely,

Kandis Webster
Account Representative

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

IRS requires certain amounts that are discharged as a result of the cancellation of debt to be reported on a Form 1099-C. You will receive a copy of Form 1099-C if one is required to be filed with the IRS.

Chase wants you to know that this debt settlement may affect your ability to open a new account or borrow money from Chase in the future. In most cases, Chase does not approve applications from customers who haven't paid the account balance back in full—even when an agreement is made for a partial payment to satisfy a debt.