



P.O. Box 59207
Minneapolis, MN 55459
952-944-7575

2/21/06

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

RE: Chase Manhattan Bank USA, n.a.

ACCT: [REDACTED]

BAL: \$14,832.97

VCS: [REDACTED]

As duly authorized agents for Chase Manhattan Bank USA, n.a., we are authorized to settle your Chase Manhattan Bank USA, n.a. account for \$4,946.78. Not only will you have this account paid, but our client will report to the credit bureau that you have settled this debt.

Per our conversation, our office must receive these funds no later than 2/24/06.

Please send this by overnight mail, using the following address:

VCS
7500 Office Ridge Circle, Suite 100
Eden Prairie, MN 55344

Sincerely,

Stephanie Simpson
Account Representative
1-800-767-7780

Handwritten signature: HESTON

lbc

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

7500 Office Ridge Circle - Eden Prairie, MN 55344