



VALENTINE AND KEBARTAS, INCORPORATED
15 UNION ST., LAWRENCE, MA 01840
VOICE: (800) 731-7766 FACSIMILE: (978) 687-0398

December 28, 2009

Johnny

RE: Barclays Bank Delaware
ACCOUNT NUMBER:
Original Balance: \$8,354.30
Settlement Offer: \$2,500.00

Dear Mr.

Valentine and Kebartas, Inc. as a legally authorized representative of Barclays Bank Delaware is offering a Settlement on the aforementioned account.

We are prepared to provide a full release of this liability for no less than *Two Thousand Five Hundred Dollars and Zero Cents (\$2,500.00)*. The following payments have been received in our office to be processed on the dates listed below.

Terms: Payment in the amount of \$1,250.00 to be processed no later than December 29, 2009 followed by five payments in the amount of \$250.00 to be processed no later than the following dates: 01/22/10, 02/26/10, 03/26/10, 04/23/10 and 05/28/10.

Upon successful negotiation of funds, this will represent a settlement in full and our client will update your credit report accordingly.

Please call Jack Bishop 800-731-7766 ext.340 should you have any questions.

Very truly yours,

Dana Walsh
Collections Manager

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