

CAC CORP

2601 N. W. Expressway, Suite 1000 East
Oklahoma City, OK 73112-7236
(405) 425-1500 (800) 255-8000

01-27-10

21784

~~XXXXXXXXXX~~
~~XXXXXXXXXX~~
~~GRAND MARSHALL MO 65036-1001~~

Client: GE Money Bank/JC Penney Consumer ~~XXXXXXXXXX~~
File #: ~~XXXXXXXXXX~~
Account Name: ~~XXXXXXXXXX~~
Date Assigned: 12-14-09
Balance: 1861.05

Re: Settlement Proposal

Our above referenced client has authorized CAC Corp to offer you an excellent opportunity to settle your financial obligation for 43% of the above outstanding account balance.

This letter is to confirm that if our office receives \$811.40 by 04-23-2010 the above referenced account will be settled in full.

We are not obligated to renew this offer.

Mail your check today or call our office immediately toll free at ~~XXXXXXXXXX~~ to take advantage of this offer.

CAC CORP

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

Received Time Jan. 26. 1:39PM

NATIONAL ENTERPRISE SYSTEMS
Professional Debt Collectors
29125 Solon Road
Solon, OH 44139-3442

February 15, 2010

Client: PARAGON WAY, INC.

Client ID: [REDACTED]

For: [REDACTED] / SAM'S CLUB

[REDACTED]

Current Creditor: COLLINS FINANCIAL SERVICES, INC

Date of Referral: [REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

Please contact: [REDACTED]

Total Amount Due: \$2,443.40

We have been authorized by our client to accept \$1,222.00 by February 26, 2010 as settlement in full for your PARAGON WAY, INC. account. Please contact this office if you would like to discuss this offer.

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

You can now pay by automated phone system at [REDACTED] or on the internet at www.nesi.paymybill.com. Just enter your account number [REDACTED]. Transaction fees will be charged if you use the automated phone system or the internet to make payment on this account. You are not required to use the automated phone system or the internet to make payment on this account.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



WORLD FINANCIAL NETWORK NATIONAL BANK

Account Number [REDACTED]

Dear [REDACTED]:

A recent review of your Victoria's secret account indicates a balance of \$461.99 which is being reported to one or more credit bureaus as an unpaid charge-off. In an effort to expedite the resolution of your past due account and avoid additional collection efforts, we are writing to offer you the opportunity to settle your past due account for \$231.00 which is 50 % of your outstanding balance.

The settlement amount must be made in one payment and received by WFNNB on or before 3/30/2010. Once your payment is received, and your funds clear, we will notify the appropriate credit reporting agencies that you have settled this account. In order to take advantage of the settlement savings being offered, please call me today at 614-729-5980 to authorize a payment by phone or to discuss your financial situation.


\$115.50 2/26/2010 \$115.50 3/30/2010

Sincerely,

Laura Cardoso
Settlement Specialist

[REDACTED]

HEARING IMPAIRED TDD CALL 1-800-695-1788
WORLD FINANCIAL NETWORK NATIONAL BANK , 13526 NACOGDOCHES STREET SAN ANTONIO, TX 78217





KOHL'S

P. O. Box 3084 Milwaukee, WI 53021-3084

1-800-875-6157

December 08, 2009

ALLEN HEDMANS
14070 BIRCH
BIRMGHAM, AL 35223-3303

Re: Kohl's Charge Account Number: 0400400240
Re: Current Account Balance: \$608.31

Dear Mr. Hedmans,

This letter is to confirm our recent conversation regarding your settlement offer on the above referenced Kohl's account. Kohl's is willing to accept \$336.00 in two payments to settle the account in full as long as the first payment of \$168.00 is received by December 24, 2009. The second payment of \$168.00 is received by January 24, 2010. The account will be considered settled for less than the full balance and will be reported in this manner to the credit reporting agencies and will be closed to any future purchases.

Should you have further questions, please call me at 262-594-9799 or 888-560-5501 Ext. 4978.
Fax 262-594-5114 EMail : chris.haecker@kohls.com

Sincerely,

Chris W. Haecker
Senior Financial Counselor
Credit-Collections
Kohls Credit
N54 W13600 Woodale Dr
Menomonee Falls, WI. 53051

Received Time Dec. 8. 7:34AM

NATIONAL ENTERPRISE SYSTEMS
Professional Debt Collectors
29125 Solon Road
Solon, OH 44139-3442

February 18, 2010

Client: PARAGON WAY, INC.

Client ID: [REDACTED]

For: [REDACTED] / THE GAP

Current Creditor: COLLINS FINANCIAL SERVICES, INC

Date of Referral: [REDACTED]

Please contact: (888) 895-6165

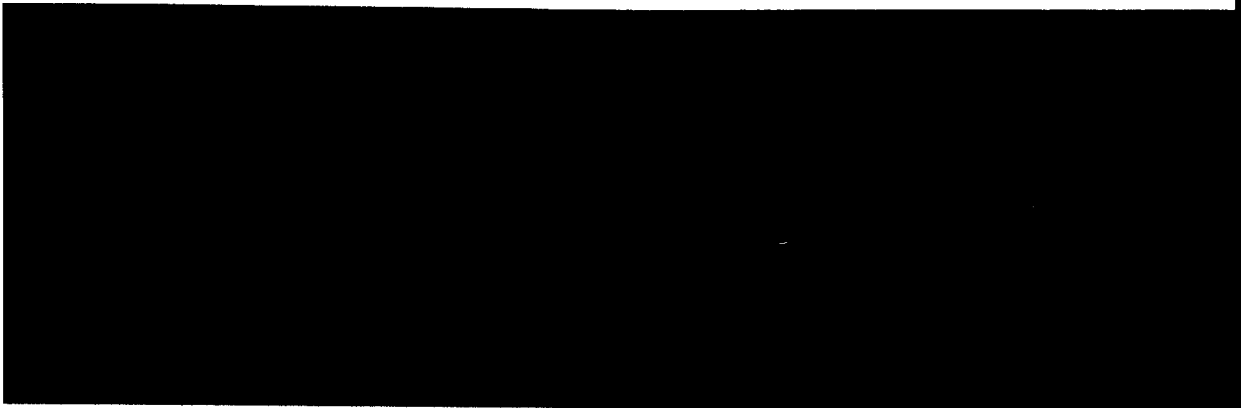
Total Amount Due: \$ 451.62

We have been authorized by our client to accept \$225.81 due February 26, 2010 as settlement in full for your PARAGON WAY, INC. account. Please contact this office if you would like to discuss this offer.

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

You can now pay by automated phone system at (888) 895-6165 or on the internet at www.nesi.paymybill.com. Just enter your account number [REDACTED]. Transaction fees will be charged if you use the automated phone system or the internet to make payment on this account. You are not required to use the automated phone system or the internet to make payment on this account.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION





February 1, 2010

[Redacted]

SETTLEMENT OFFER

Subject: Target Visa Credit Card ending in [Redacted]

Dear [Redacted]

We'll accept a compromise of \$1,509.00 on the remaining balance of \$2,846.99 on your charged-off account. This offer expires on February 15, 2010. **We're making this settlement offer to you only once.**

You have three ways to make this payment:

- Pay by phone with a personal check
- Bring your payment to a Target store
- Send your payment in the mail to:

Target Financial Services
PO Box 59317
Minneapolis, MN 55459-0317

Upon receiving the settlement payment of \$1,509.00, we'll report your account to the national credit bureaus as a charged-off account paid through settlement with a zero balance. If you have questions, or would like to pay by phone, please give us a call at (800) 757-0094. We appreciate your commitment to resolving this account.

Sincerely,

Recovery Department
Target Financial Services, an affiliate of Target National Bank

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

PO Box 673, Minneapolis, MN 55440-0673

Received Time Feb. 1. 6:03PM

KAY[®] JEWELERS

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

VIA FACSIMILE

Re: [REDACTED]

[REDACTED]

A settlement of \$356.00 is being offered on the subject account. To accept this settlement offer the first payment of \$298.00 is due in our office on or before 2/26/10. The remaining balance of \$58.00 is due in our office on or before 3/26/10. Once this amount is paid the account will be rebated to a \$0.00 balance.

Although the existing payment history on your credit bureau will not change, with payment of the settlement the account will be reflected as paid in full, not as paid via settlement.

If you have any questions, please call us at [REDACTED]

Thank you,

Raye Moore
Account Representative

We are required by certain jurisdictions' laws to tell you that (A) This is an attempt to collect a debt and any information obtained will be used for that purpose. (B) Under Iowa law, we are a debt collector. (C) We have told a credit bureau about a late payment, missed payment or other default on your account. This information may be reflected on your credit report.

375 GHENT ROAD AKRON, OH 44333-4600
[REDACTED]

