

Official Account Settlement - Payment Authorization

For Account Number ending in [REDACTED]

Approved Terms: 30 cents per \$1.00
Total of \$293.71 to be paid in 3 installments

You Pay: \$293.71
We'll Waive: \$685.31
Upon receipt of your
settlement payment

Prepared for:

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

GE Money Bank
[REDACTED]

January 18, 2010
RE: Settlement Authorization
Account Number Ending In [REDACTED]

Save \$685.31

Settle your account for \$293.71

Dear [REDACTED],

In an effort to avoid costly collections procedures, we are authorizing a limited-time offer to settle your Walmart Credit Card account for only 30 cents for every dollar you owe.

If you accept this offer, we will erase \$685.31 from your account balance when you pay \$293.71 in 3 installments.* This settlement offer is valid on your current account balance of \$979.02 and this offer will expire on February 17, 2010.

YOU MUST ACT QUICKLY. Call NCO Financial Systems, Inc., the collection agency handling your account, toll free [REDACTED] to take advantage of this special settlement offer.

If you are not able to accept this offer, please call a customer care associate at 1-877-337-2418. We have other options that may work better for you.

Sincerely,
Customer Support
GE Money Bank

P.S. If you anticipate receiving a state or federal tax refund, plan now to make prudent use of those funds to take advantage of this special settlement offer. Avoid collections activity and protect your credit rating. Call 1-877-337-2418 today.

* Please contact the collection agency handling your account for further details.
After we receive your final settlement payment, we will consider your account paid in full and we will report your account to the major consumer credit reporting agencies as "Account paid in full for less than the full balance."

GE Money Bank reports balances forgiven in the amount of \$600 or greater to the Internal Revenue Service.

Please contact your tax advisor if you have any questions regarding this notice.

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

Account is owned by GE Money Bank - Member FDIC

A 0128 83503 01 0036675 211738

GE Money Bank
OH3-4233
950 Forrer Blvd.
Kettering, OH 45420

Fax to [REDACTED]
Attn: Chris

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

RE: XXXX XXXX XXXX [REDACTED]
[REDACTED]/GEMB

Dear [REDACTED]

The current balance on the above referenced account as of 02/18/2010, including finance charges and late fees due, is \$2,746.47.

Pursuant to the recent telephone conversation regarding the above referenced account, you are advised that if we receive and can post \$1,100.00 no later than 02/28/2010, this account will be considered settled.

GE Money Bank
PO Box 960061
Orlando, FL 32896-0061

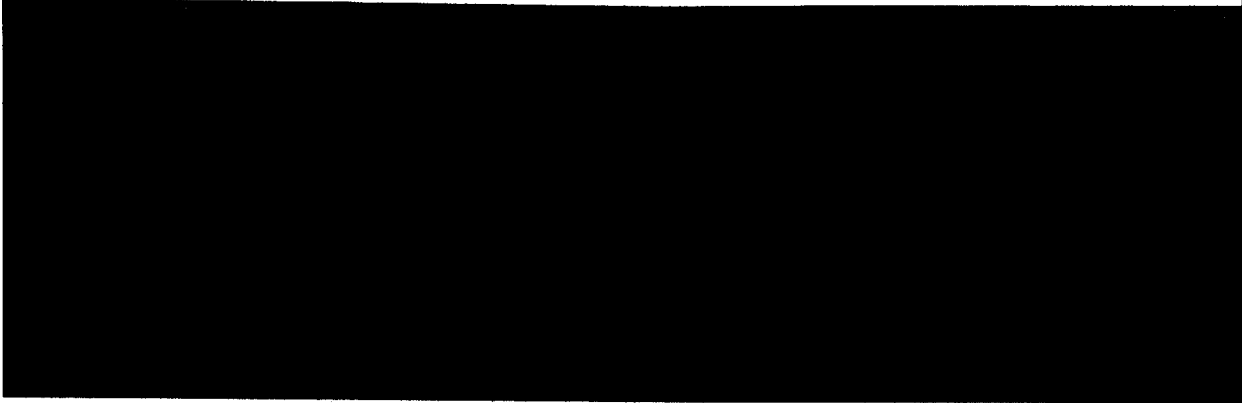
If you have already paid the agreed upon settlement or paid through an alternate payment method, disregard the above payment instructions. If you have any questions concerning this account, please contact (800) 399-5166.

Your account is issued by GE Money Bank - Member FDIC.

Sincerely,

Collections Department

Note: This letter is an attempt to collect a debt and any information obtained will be used for that purpose.





17190

P.O. BOX 939019
SAN DIEGO, CA 92193-9019

Contact Information: Tel: [REDACTED]
Fax: [REDACTED]
Hours of Operation: M-th 6am-7:30pm;
Fri 6am-4pm;
Sat 6am-11am MST
Current Owner: [REDACTED]
Original Creditor: GE MONEY BANK

02/15/2010

Original Account No.: [REDACTED]
MCM Account No.: [REDACTED]
Current Balance: \$1,730.04
Payment Due Date: 02/26/2010

[REDACTED]
C/O DEBT RELIEF CENTER, INC
[REDACTED] 7
Dear [REDACTED]

Congratulations on taking the first step to resolving this debt. This letter confirms our settlement arrangements on your existing account balance of \$1,730.04. The settlement terms we have agreed to are as follows:

Total Settlement Amount: \$865.02 Initial Payment Due Date: 02/26/2010
Initial Payment Amount: \$720.00 Monthly Due Date: Last Day of each month
Monthly Payment Amount: \$145.02

This settlement arrangement is made in good faith and is contingent upon payment of the total settlement amount. After receiving your final payment we will consider the account PAID IN FULL and the three major credit reporting agencies will be updated accordingly.*

Please return the bottom portion of this letter in the envelope provided, along with your check or money order for your initial payment. Should you have any questions regarding your payment arrangement, please call me immediately at 800-265-8825, EXT 23213.

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

PLEASE SEE NEXT PAGE FOR IMPORTANT INFORMATION.

Sincerely,

DEBRA KIMBRELL [REDACTED]
[REDACTED]
Account Manager

*Your credit report will not be updated if the federal reporting period has expired.

Please tear off and return lower portion with payment in envelope provided

Payment Certificate

MCM Account Number: [REDACTED]
Current Balance: \$1,730.04
Amount Due: \$720.00
Make Check Payable to: Midland Credit Management, Inc.
Payment Due Date: 02/26/2010

- Payment Options:
- 1. Make Check Payable to: Midland Credit Management, Inc.
 - 2. Money Gram: Receive Code #3643
 - 3. Western Union City Code: MCM, State Code: CA
 - 4. Pay by Phone <IDPHON>

Midland Credit Management, Inc.
PO Box 60578
Los Angeles, CA 90060-0578

Received Time Feb. 15. 1:21PM