



CIR, LAW OFFICES
 Creditor Justus et Remedium, LLP

8665 Gibbs Dr. Ste.150, San Diego, CA 92123,
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RE:
 File # : ████████ 06-3
 Acct # : ████████ 7317
 Creditor: TARGET NATIONAL BANK
 Client: TARGET NATIONAL BANK

Balance due: \$4,227.95

██████████
 C/O DEBT FREE LEGUE
 CA

March 10, 2011
 LTR: (106)

Dear Sir or Madam:

This letter will serve to confirm, with thanks, your agreement to settle the above-captioned matter with the referenced client for the amount of \$1,535.12, on the following terms:

You will pay \$1,535.12 due on or before 03/15/11 to settle the account in full.

If the scheduled settlement is received, all collection activity will be stopped.

If this agreement is not consummated, the offer will become void and the entire balance will be due and payable in full, immediately.

Please include your file number on all correspondence and/or remittance and mail it to PO Box 23189, San Diego, CA 92193. If you have any questions please call (800) 496-8909, option 2.

This letter has been sent to you by a law office specializing in the area of debt collection. Be advised that this is an attempt to collect a debt and any information obtained will be used for that purpose.

Si Ud. necesita ayuda en la traducción de esta carta, por favor llámenos al 1-800-496-8909.

Very truly yours,

Tara Muren Mandie Bullock
 Attorney(s) at Law