

John Centola POTSmodem1

(2/2) 07/30/2010 19:36:17 -0400

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80 Holtz Drive  
Buffalo, NY 14225-1470  
(716) 614-7500  
Fax: (716) 614-7613

07-30-10

[REDACTED]  
C/O P & S DEBT RELIEF  
4500 CAMPUS DR STE 127  
NEWPORT BEACH CA 92660

Buffalo Office Hours (Eastern Time):  
8:00AM - Midnight Monday-Thursday  
8:00AM - 9:00PM Friday  
8:00AM - 2:00PM Saturday  
9:00AM - 1:00PM Sunday

RE: BARCLAYS BANK  
Reference #: XXXXXXXXXXXX [REDACTED]  
CI Account #: [REDACTED]  
For: JUNIPER  
Current Creditor (if applicable):  
Balance Owing: \$ 1452.86

DEAR [REDACTED],

Creditors Interchange has agreed to settle your account for \$435.60 which is 29.98% of your current balance. This settlement offer expires unless we receive your payment of \$435.60 due in our office no later than 7-30-10. We are not obligated to renew this offer.

In the event your write-off balance is equal to or exceeds \$600.00, it may be your responsibility to claim that amount as earned income on your tax return for the following year. Your creditor may provide you with the necessary 1099C form and notify the IRS of the amount of the write-off balance.

Please send your payment to: Creditors Interchange, PO Box 1335, Buffalo, NY 14240-1335. Don't forget to include your CI account number and make your check payable to Creditors Interchange.

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

Sincerely,

JOHN CENTOLA  
Collection Manager  
Telephone Number: 888-211-5179

IHSIF:cpu  
New York City Department of Consumer Affairs License #1304526.