

AUG-12-2010 04:14P FROM:

TO:919492722313

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# CAC FINANCIAL CORP

2601 N. W. Expressway, Suite 1000 East  
Oklahoma City, OK 73112-7236  
(405) 425-1500 (800) 299-6304

08-13-10

[REDACTED]  
[REDACTED]  
[REDACTED]

40%

Client: GE Money Bank/QVC Receivables [REDACTED]  
File #: [REDACTED]  
Account Name: [REDACTED]  
Date Assigned: [REDACTED]  
Balance: 1419.55

Re: Settlement Proposal

Our above referenced client has authorized CAC Financial Corp to offer you an excellent opportunity to settle your financial obligation for 40 % of the above outstanding account balance.

This letter is to confirm that if our office receives \$567.82 by 08-13-2010 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 1-800-299-6304 to take advantage of this offer.

CAC FINANCIAL CORP

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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.

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AS REQUIRED BY LAW, YOU ARE HEREBY NOTIFIED THAT A NEGATIVE CREDIT REPORT REFLECTING ON YOUR CREDIT RECORD MAY BE SUBMITTED TO A CREDIT REPORTING AGENCY IF YOU FAIL TO FULFILL THE TERMS OF YOUR CREDIT OBLIGATIONS.

"THE STATE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT AND THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT REQUIRE THAT, EXCEPT UNDER UNUSUAL CIRCUMSTANCES, COLLECTORS MAY NOT CONTACT YOU BEFORE 8 A.M. OR AFTER 9 P.M. THEY MAY NOT HARASS YOU BY USING THREATS OF VIOLENCE OR ARREST OR BY USING OBSCENE LANGUAGE. COLLECTORS MAY NOT USE FALSE OR MISLEADING STATEMENTS OR CALL YOU AT WORK IF THEY KNOW OR HAVE REASON TO KNOW THAT YOU MAY NOT RECEIVE PERSONAL CALLS AT WORK. FOR THE MOST PART, COLLECTORS MAY NOT TELL ANOTHER PERSON, OTHER THAN YOUR ATTORNEY OR SPOUSE, ABOUT YOUR DEBT. COLLECTORS MAY CONTACT ANOTHER PERSON TO CONFIRM YOUR LOCATION OR ENFORCE A JUDGEMNT. FOR MORE INFORMATION ABOUT DEBT COLLECTION ACTIVITIES, YOU MAY CONTACT THE FEDERAL TRADE COMMISSION AT 1-877-FTC-HELP OR WWW.FTC.GOV."