

UN 12-2009 16:31 From:

To: 919492722313

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midland credit management, inc.

Contact information: Tel 800-265-8825  
Fax 800-476-2275  
Hours of Operation: M-th 6am-7:30pm;  
Fri 6am-4pm;  
Sat 6am-11am MST

Current Owner: Midland Funding LLC  
Original Creditor: URBAN TRUST BANK

Original Account No: [REDACTED]  
MCM Account No.: [REDACTED]  
Current Balance: \$556.77  
Payment Due Date: 08/31/2010

45%

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

08/17/2010

[REDACTED]

This letter is to confirm the settlement agreement regarding your existing account. The payment terms we have agreed to are listed below:

Total Settlement Amount: **\$250.55**  
Due Date: **08/31/2010**

After receiving your final payment, we will consider the account paid in full and the three major credit reporting agencies will be updated accordingly.\*

If you have any questions, please feel free to contact me at **800-265-8825 Ext. 23124**.

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.

Sincerely,

**CATHY AYALA X23124,C251**  
**800-265-8825 Ext. 23124**  
Midland Credit Management, Inc.

\*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*

**Settlement Certificate**

MCM Account Number: [REDACTED]  
Current Balance: \$556.77  
Amount Due: **\$250.55**

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 <TDPHON>

Make Check Payable to: Midland Credit Management, Inc.

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

Payment Due Date: **08/31/2010**