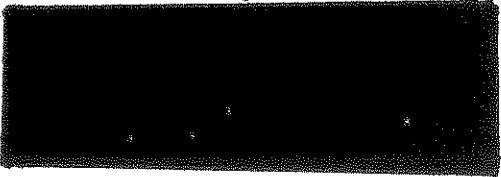


[REDACTED] and Associates, LLC.  
Attorneys at Law



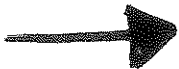
January 20, 2012

[REDACTED]  
**PERSONAL & CONFIDENTIAL**



Portland, OR 97203

Current Creditor: GTF Services, LLC.  
Original Creditor: Credit One Bank Visa  
Original Account #: [REDACTED]



Balance: \$2,613.44

Dear [REDACTED]



Our client has authorized us to settle the above referenced account for a one time payment of \$700.00 paid by January 23rd, 2012.

If you desire to take advantage of this offer, payment(s) must be made by the date(s) specified. If the payment(s) are not received in our office by the date(s) stated above, this offer shall be null and void. Upon receipt of your final payment we will provide you with a letter that this account is satisfied in full.

Sincerely,



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

**FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTIONS PRACTICES ACT, SEE.** [REDACTED]