

Law Office of Joe Pezzuto, LLC  
4013 E. Broadway Road Suite A2  
Phoenix, Arizona 85040

Fax: (602) 437-6980  
Toll Free: (888) 478-8250

May 31, 2013

RE: Gene

Creditor:	CACH, LLC
Account #:	120004691547
Original Creditor:	Capital One National Assoc.
Original Account#:	5601
Remaining Placement Amount:	\$13,072.35
Interest Accrued on Remaining Placement Amount:	\$1,911.82
Current Total Balance:	\$14,984.17

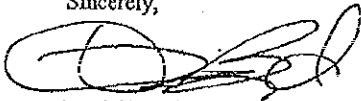
Dear Sir:

This office has agreed to accept three thousand five hundred thirty dollars and two cents (\$3,530.02) as a full and final settlement on the above referenced account.

Payment of six hundred fifty dollars (\$650.00) is due in our office on or before June 15, 2013. Payments of two hundred twenty one dollars and fifty-four cents (\$221.54) are due in our office on or before the 15<sup>th</sup> day of every month starting July 15, 2013 through July 15, 2014. Payments are to be represented by electronic check by phone. Payments must be received by the above mentioned dates and funds must clear or the terms of this settlement offer will be considered null and void.

If you have any questions or concerns, please contact our office toll free (888) 478-8250.

Sincerely,



Daniel Boyd  
Collections Manager

DB:cf

BE ADVISED, THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. AS REQUIRED BY LAW, YOU ARE HEREBY NOTIFIED THAT A NEGATIVE CREDIT REPORT REFLECTING YOUR CREDIT RECORD MAY BE SUBMITTED TO A CREDIT REPORTING AGENCY IF YOU FAIL TO FULFILL THE TERMS OF YOUR CREDIT OBLIGATION.