



August 11, 2010

[REDACTED]

RE: [REDACTED]

Dear [REDACTED]

In an effort to resolve the outstanding debt referenced above, Fifth Third is pleased to make you a settlement offer that will allow you to save money and satisfy the debt.

- Currently, the pay-off balance on your account is \$4751.55.
- Fifth Third will accept \$1188.00 and will report the account as "Settled In Full for Less Than Balance" to the Credit Bureau, and all collection efforts will cease.
- Please be advised that any unpaid amount over \$600.00 will be reported to the Internal Revenue Service as income and a 1099-C will be issued to you.
- This is a limited offer and will expire at 4:59 PM on 8/31/10.

Should you not respond to this offer, please be advised the Bank will continue to pursue the entire balance, along with additional interest and fees associated with the collection, to the extent allowed by law and through whatever remedies may be available to us.

Our goal is to provide the highest quality of service and assistance. We look forward to hearing from you soon. Thank you.

Sincerely,

[REDACTED]

5001 Kingsley Dr • 1MOBAD • Cincinnati, Oh 45263

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Member FDIC. Equal Housing Lender.

