



FINANCIAL RECOVERY SERVICES, INC.
P.O. BOX 385908

Dec 04, 2009

XZ3739

1

CLIENT: DELL FINANCIAL SERVICES
CURRENT CREDITOR: DELL FINANCIAL SERVICES
REGARDING: DELL FINANCIAL SERVICES I.L.C.
ACCOUNT NUMBER:
BALANCE: \$593.90

****SUBSTANTIAL DISCOUNT****

WE ARE AUTHORIZED TO SETTLE THE ABOVE LISTED ACCOUNT FOR \$296.95.
THESE FUNDS MUST BE MADE PAYABLE TO OUR OFFICE NO LATER THAN 12/30/09.
WE ARE NOT OBLIGATED TO RENEW THIS OFFER. THE CREDITOR MAY BE REQUIRED BY
LAW TO REPORT THIS SETTLEMENT TO ONE OR MORE TAXING AUTHORITIES. THE
CREDITOR MAKES NO REPRESENTATION ABOUT TAX CONSEQUENCES THIS MAY HAVE OR
ANY REPORTING REQUIREMENTS THAT MAY BE IMPOSED ON THE CREDITOR. YOU SHOULD
CONSULT INDEPENDENT TAX COUNSEL OF YOUR OWN CHOOSING IF YOU DESIRE ADVICE
ABOUT ANY TAX CONSEQUENCES WHICH MAY RESULT FROM THIS SETTLEMENT.

IF YOU ARE SENDING YOUR PAYMENT BY OVERNIGHT DELIVERY, PLEASE USE THE
FOLLOWING ADDRESS: FRS
4900 VIKING DRIVE

WHEN YOU HAVE SATISFIED THIS AGREEMENT, THE ACCOUNT WILL BE CONSIDERED
SETTLED IN FULL AND YOU WILL BE RELEASED OF ALL LIABILITY RELATING TO THE
ABOVE LISTED ACCOUNT. ONCE YOUR SETTLEMENT PAYMENT IS RECEIVED, IF THE
CREDITOR HAS REPORTED THIS ACCOUNT TO A CREDIT REPORTING AGENCY, YOUR
CREDIT REPORT WILL BE UPDATED BY THE CREDITOR TO REFLECT SETTLEMENT FOR
LESS THAN THE FULL BALANCE.

SINCERELY,

ACCOUNT MANAGER
TOLL FREE:

FOR YOUR CONVENIENCE OUR OFFICE HOURS ARE MONDAY THROUGH THURSDAY 7AM TO
8PM, FRIDAY 7AM TO 5PM AND SATURDAY 7AM TO NOON.

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE
USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

SEE REVERSE SIDE FOR MORE INFORMATION

4900 Viking Drive