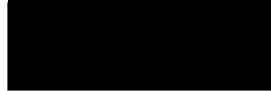


Compass Bank



R MICHEAL



Re: Compass Visa



Balance: \$14,787

Mr.



This is to confirm that Compass Bank will accept a settlement on the above referenced account in the amount \$7082. (50%). We must receive \$294 by [REDACTED] in order to hold this account. We will allow you to settle this by [REDACTED]. The remaining balance will be written off as a loss by the bank and reported to the credit bureaus. Please call me if you have any questions or require additional information.

Sincerely,

