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F [REDACTED]

September 26, 2013

**50% SETTLEMENT
GE CAPITAL
1 INSTALLMENT**

Re: GE Capital Retail Bank
Account # ***** [REDACTED]
jcp credit card Total \$ 1,086.80

Dear Michele Swanson:

This communication is from a debt collector. We have been retained to collect the debt referenced above.

This letter is to confirm that our client is willing to accept as settlement in full the sum of **\$543.40** on the account referenced above. Our client may be required to file a form 1099C with the IRS for any cancelled debt in the amount of \$600 or greater. Please consult your tax advisor concerning any tax questions.

This offer to settle for **\$543.40** assumes that the money will be paid on September 27, 2013. Please forward the funds to this office or call our office to make your payment over the telephone.

Very truly yours,

[REDACTED SIGNATURE]

File No. [REDACTED]



[REDACTED]