

THE BRACHFELD LAW GROUP, PC

BRACHFELD LAW GROUP
20300 S. VERMONT AVE.
SUITE 120
TORRANCE, CA 90502

RE:
File #:

September 15, 2009

Total Amount Due: \$6,747.55

Amount Enclosed: _____

Dear Sir/Madam,

This letter shall serve to confirm that our client has agreed to settle the above referenced account for a total payment of \$3,373.77. Your final payment must be received on or before September 18, 2009. If payment is not received by 5 P.M. on that date, this offer is withdrawn.

If you take advantage of the above settlement offer to avoid future collection contacts on your account, upon receipt of the full settlement funds, honored by our bank, we will consider this account resolved.

In the event this settlement offer is not accepted, our client reserves the right to offer a different settlement proposal at a later date, as well as to pursue its rights in Court by commencing legal action for the balance in full, plus accrued interest, and attorney fees allowable by law.

As of the date of this letter, you owe the total amount due listed above. Because of interest, late charges, and other charges that may vary from day to day, the total amount due on the day you pay may be greater. Hence, if you do not accept this offer, and choose to pay at a later date, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, write us or call our office toll free at

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account.

Send your payments to:
Brachfeld Law Group
P.O. Box 421088
Houston, TX 77242-1088

Send overnight delivery to:
Brachfeld Law Group
800 W. Sam Houston Parkway
South
Suite 200
Houston, TX 77042

Send Correspondence to:
Brachfeld Law Group
20300 S. Vermont Ave
Suite 120
Torrance, CA 90502

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

THE STATE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT AND THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT REQUIRE THAT, EXCEPT UNDER UNUSUAL CIRCUMSTANCES, COLLECTORS MAY NOT CONTACT YOU BEFORE 8:00 A.M. OR AFTER 9 P.M. THEY MAY NOT HARASS YOU BY USING THREATS OF VIOLENCE OR ARREST OR BY USING OBSCENE LANGUAGE. COLLECTORS MAY NOT USE FALSE OR MISLEADING STATEMENTS OR CALL YOU AT WORK IF THEY KNOW OR HAVE REASON TO KNOW THAT YOU MAY NOT RECEIVE PERSONAL CALLS AT WORK. FOR THE MOST PART, COLLECTORS MAY NOT TELL ANOTHER PERSON, OTHER THAN YOUR ATTORNEY OR SPOUSE, ABOUT YOUR DEBT. COLLECTORS MAY CONTACT ANOTHER PERSON TO CONFIRM YOUR LOCATION OR ENFORCE A JUDGMENT. FOR MORE INFORMATION ABOUT DEBT COLLECTION ACTIVITIES, YOU MAY CONTACT THE FEDERAL TRADE COMMISSION AT OR WWW.FTC.GOV.