

**NATIONAL ENTERPRISE SYSTEMS  
Professional Debt Collectors  
29125 Solon Road  
Solon OH 44139**

**(800) 973-0600**

MAR 27, 2009

BILL L [REDACTED]

[REDACTED]  
[REDACTED]

RE: CHASE BANK, USA, N.A.  
CLIENT ID: 4417 [REDACTED]  
FOR: USA001 HERITAGE BANK ONE  
VISA GOLD  
TOTAL DUE: \$10523.29

We are authorized to settle your CHASE BANK, USA, N.A. account in full for the amount of \$3445.00, provided this amount is received in our office by 03/31/09. This offer will be automatically withdrawn if payment of \$3445.00 is not received in our office by 03/31/09. Please feel free to contact our office if you have any questions with respect to this offer.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

If you make payment on this account by check, the face amount of the check may be presented to your bank by paper draft or electronically as permitted by law.

**NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION**