

**Platinum Recovery Solutions, Inc.**

PO BOX 541090  
Omaha, NE 68154

1-888-513-1882

September 23, 2009

[REDACTED]  
[REDACTED]

Barry M. [REDACTED]  
[REDACTED]  
[REDACTED]

Re: FCNB Master Trust  
Acct: 40717 [REDACTED]  
Acct: 54211 [REDACTED]  
Amt Due: \$4,153.47

Dear Barry M [REDACTED]

In regard to the account referenced above, Platinum Recovery Solutions, Inc. will accept a lump sum settlement for FCNB Master Trust in the amount of \$1,300.00. Our office must receive your payment no later than September 25, 2009.

If your payment is dishonored by your bank the settlement will become void, and the balance will be due in full.

After clearance of your payment, we will report the account as settled in full to our client who will forward this to the appropriate credit reporting agencies.

Sincerely,

[REDACTED SIGNATURE]

Platinum Recovery Solutions, Inc.

By this communication Platinum Recovery Solutions, Inc. a debt collector is attempting to collect a debt and any information obtained will be used for that purpose.

The Internal Revenue Service (IRS) requires financial institutions to annually report to the IRS all debts in excess of \$600.00 that are discharged by mutual agreement between the institutions and their customers. If the settlement amount that you have agreed to will result in a discharge of more than \$600.00 of the principle balance due on your account, this settlement will be required to be reported to the IRS.

**\*\*\* SEE BACK FOR IMPORTANT INFORMATION \*\*\***

**Platinum Recovery Solutions, Inc 14010 FNB Parkway 5E Stop 8156., Omaha, NE68197**  
**1-800-444-0774 402-964-8301 Fax: 402-964-8159**

[REDACTED]