



LTD Financial Services, L.P.  
7322 Southwest Freeway  
Suite 1600  
Houston, Texas 77074  
Phone: (210) 253-2050  
Fax: (713) 414-2126

DECEMBER 22, 2014

**\$1,075.00 = 35% Settlement**  
**\$3,073.98**

LTD Ref No: [REDACTED]  
Creditor: CHASE BANK USA, N.A.  
ODLOC  
Creditor Account: XXXXXXXXXXXX [REDACTED]  
Balance: \$3073.98  
REF: [REDACTED]

Dear [REDACTED] c/o Century First,

This letter is to confirm that we are hereby authorizing the settlement of the above referenced account for the amount of \$ 1075.00, if paid by 07/31/2015. Upon receipt of this amount, your account will be settled in full. This letter and your canceled check or other receipt will serve as your proof of payment.

IRS requires certain amounts that are discharged as a result of a cancellation of a debt to be reported on a form 1099-C. You will receive a copy of the form 1099-C if one is required to be filed with the IRS.

Our hours of operation are: Monday through Thursday 8:00A.M. until 9:00P.M., Friday 8:00A.M. until 5:00P.M., and Saturday 8:00A.M. until 12:00 noon.

150.00 due 2014/12/23  
132.14 due 2015/02/27  
132.14 due 2015/04/30  
132.14 due 2015/06/30

132.14 due 2015/01/30  
132.14 due 2015/03/31  
132.14 due 2015/05/29  
132.16 due 2015/07/31

Account Services Department  
LTD Financial Services, L.P.

*See the reverse side of this notice for  
important information about your rights.*

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