

Capital Management Services, LP

\$4,091.00 = 26% Settlement
\$15,734.64

March 4, 2015

Reference #: [REDACTED]
Account #: [REDACTED]
Description: US Airways MasterCard
Creditor: Barclays Bank Delaware
Balance: \$15734.64

Dear [REDACTED] c/o Century First Credit Solutions,

Capital Management Services, L.P. has been engaged by Barclays Bank Delaware, and is authorized to accept less than the full balance on the above mentioned account. The settlement offer shall be in the total amount of \$4091.00, the full amount due on 03/27/15. We are not obligated to renew this offer.

Installments	Amount	Due Date
1	\$4091.00	03/27/15

You may submit any future payments to Capital Management Services, L.P., 698 1/2 South Ogden Street, Buffalo, NY 14206, or you may call 1-800-457-8220 for other convenient payment options.

Upon clearance of sufficient funds, our records will be updated to reflect that the above account has been satisfied. This letter is contingent on the clearance of all payments made towards the settlement. If any payments made as part of the settlement fail to clear, this offer will be null and void.

Once your account is settled for less than the full balance, Barclays Bank Delaware will send notification to the credit reporting agencies to reflect the settlement. Please allow Barclays Bank Delaware at least 30 days for the change to be updated on your credit bureau.

Whenever \$600 or more of a debt is discharged as a result of entering into a settlement for less than the balance owed, that discharged debt may be considered taxable income. In those circumstances, Barclays Bank Delaware may be required to report the amount of debt discharged to the Internal Revenue Service on Form 1099C, a copy of which will be mailed to you. If you are uncertain of the tax consequences, consult your tax advisor.

Please see the additional page with this letter that may contain important information. We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

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