



BUDZIK & DYNIA, LLC
Attorneys at Law
4849 N. Milwaukee Avenue
Suite 801
Chicago, IL 60630

SEP 23 2010

BID #	Original Creditor	Original Account #	Current Balance	Settlement Offer
[REDACTED]	Wells Fargo CORE PLATINUM	[REDACTED]	\$3,011.10	\$1,505.55

Telephone: (773) 902-1130 • Toll Free: (877) 867-9201 • Fax: (773) 482-6200
Web: www.budzikdynia.com

A HAYNE
[REDACTED]
[REDACTED] IA [REDACTED]

July 28, 2010

Dear A Hayne:

We have been retained to collect the Total Amount Due on your account.

If you want to resolve this matter, we are offering a **limited time opportunity** for you to resolve your Current Balance of **\$3,011.10** for only **\$1,505.55!!!** (Unless it has already been paid). If you cannot take advantage of this offer, please call us at 1-877-867-9201 to discuss further arrangements.

Federal law gives you thirty days after you review this letter to dispute the validity of the debt or any part of it. If you don't dispute it within that period, we will assume that it is valid. If you do dispute it by notifying us in writing to that effect, we will, as required by law, obtain and mail you proof of the debt. And if, within the same period, you request in writing the name and address of your original creditor, if the original creditor is different from the current creditor, we will furnish you with that information too.

The law does not require our client to wait until the end of the thirty day period before pursuing their contractual rights against you to collect this debt. If, however, you request proof of the debt or the name and address of the original creditor within the thirty-day period that begins with receipt of this letter, the law requires our firm to suspend our efforts to collect the debt until we mail the requested information to you.

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account. However, if you fail to contact his office, our client may consider additional remedies to recover the Current Balance.

Our client may provide information to credit bureaus about an insolvency, delinquency, late payment, or default in your account to include in your credit report as allowed by 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.

detach below and return in the enclosed envelope with your payment

BID #	Current Balance	Settlement Offer
[REDACTED]	\$3,011.10	\$1,505.55

We accept the following Or call to make a payment (877) 867-9201		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Card Number		Expiration Date		
Cardholder Zip Code	Last 3 Digits on the BACK of Card	Verification Code		
Cardholder's Signature				
Contact Number	Payment Amount \$			

4849 N. Milwaukee Avenue
Suite 801
Chicago, IL 60630



A HAYNE
[REDACTED]
[REDACTED] IA [REDACTED]



Make your check or money order payable to:
Budzik & Dynia, LLC
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Chicago, IL 60630

