

1845 Hwy 93 South, Ste 310, Kallspell, Montana 59901 Phone: 866,552,1377 or 406,755,9522 - Fox: 877,277,5520

Bob B. Peterson, Chief Operating Officer

11/6/2006 PERSONAL AND CONFIDENTIAL

Re:

Creditor:

Original Creditor: Original Account No.:

Amount Owed: Interest Claimed Due: Total Claimed Due:

TITAN RECOVERY GROUP LLC - FF0906

Chase/Bank One

\$3,717.34 \$0.00 \$3,717.34

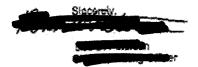


RIBBOUT

RIVERVIEW, FL 33569

ARS, LLC has agreed to settle in full the balance of \$3,717.34 on the above referenced account for a one time payment of \$1,500.00, due in our office by 11/17/2006.

This offer of settlement is valid through 11/17/2006 only. Once we have received good funds the account will be considered paid in full. If at anytime we do not receive payment this agreement will be null and the balance with interest will be due in full.



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