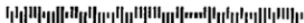


GE MONEY BANK  
P.O. BOX 965004  
ORLANDO, FL 32896-5004

September 29, 2011

██████████  
% DENNIS R KURZ  
5025 N CENTRAL AVE # 602  
PHOENIX AZ 85012-1520



Cardholder name: ██████████  
Client Name: Lowe's Consumer  
Account Number Ending In: ██████

Dear ██████████

In response to your communication relating to the above referenced account, we at GE MONEY BANK have reviewed the account and are offering to settle the outstanding balance. This offer is valid on the current account balance of \$547.87. We must receive the settlement payment of \$202.00 no later than 10/10/11 (the "Settlement Deadline").

If this payment cannot be processed for any reason, or if the settlement payment is received later than the Settlement Deadline this settlement will be considered null and void. Any payment received after the Settlement Deadline will be applied to the outstanding balance.

After we receive the settlement amount, we will consider this account paid in full and we will report to the credit bureaus as "account paid in full for less than the full balance."

Contact our office immediately for a free pay by phone payment at 1-866-853-7641.

If mailing payment send a cashier's check or money order to:  
GE MONEY BANK/ Lowe's Consumer  
P.O. BOX 530914  
ATLANTA, GA 30353-0914

If you have any questions, please call the phone number listed below.

Sincerely,

GE MONEY BANK  
1-866-853-7641

GE MONEY BANK reports balances forgiven in the amount of \$600 or greater to the Internal Revenue Service. You may receive a 1099-C. Please consult your tax advisor if you have questions regarding this notice.  
This is an attempt to collect a debt and any information obtained will be used for that purpose.  
Account is owned by GE MONEY BANK - Member FDIC