

MONARCH RECOVERY MANAGEMENT, INC.

10965 Decatur Road Philadelphia, PA 19154-3210
1(800)220-0605 or 1(215)281-7500
Hours: Mon thru Thurs 8AM-9PM Fri 8AM-5PM

(SIF)

**Use this Coupon to Return Payment
Make Check Payable to: Monarch Recovery**

25 APR 2011

Account#: *****995416
Monarch File#: 20325692
Total Bal as of 25 APR 2011: 3298.65



YPSILANTI MI 48197

-----Detach and return top portion to expedite your account-----

As per our conversation, our client has agreed to settle the below referenced account for \$1160.00. Upon receipt and clearance of these funds your account will be marked in our system as settled: you will be relieved of any further responsibility pertaining to this account.

This offer remains valid providing the funds reach our office by 4-28-11. A self-addressed envelope is enclosed for your convenience in mailing the agreed upon settlement amount. Should you have any questions do not hesitate to call.

This is an attempt by a debt collector to collect a debt. Any information obtained will be used for that purpose. If you pay us by check or check by phone, your transaction will be converted to an ACH. Additionally, the check writer authorizes Monarch or its agent to re-present the check electronically if the check is returned for insufficient or uncollected funds.

Federal law prohibits certain methods of debt collection, and requires that we treat you fairly. You can stop us from contacting you by writing a letter to us that tells us to stop the contact. Sending such a letter does not make the debt go away if you owe it. Once we receive your letter, we may not contact you again, except to let you know that there will not be any more contact or that we intend to take a specific action.

If you have a complaint about the way we are collecting this debt, please write to our Compliance Center at 10965 Decatur Road, Philadelphia, PA 19154, email us at compliance@monarchrm.com, or call us toll-free at 1-800-220-0605 ext. 2261, between 9:00 A.M. Eastern Time and 5:00 P.M. Eastern Time Monday - Friday.

The Federal Trade Commission enforces the Fair Debt Collection Practices Act (FDCPA). If you have a complaint about the way we are collecting your debt, please contact the FTC online at www.ftc.gov; by phone at 1-877-FTC-HELP; or by mail at 600 Pennsylvania Ave NW, Washington, DC 20580.

Yours truly
MARIE ROGERS, DEBT COLLECTOR EXT 2501

NOTICE: SEE NEXT PAGE FOR IMPORTANT INFORMATION.

CONTACT INFORMATION

Monarch Recovery Management, Inc.
10965 Decatur Road
Philadelphia, PA 19154
Phone: 1-800-220-0605 or 1-215-281-7500
Hours: M-TH 8am-3pm, F 8am-5pm

ACCOUNT INFORMATION

Date of Letter: 25 APR 2011
Creditor: GE MONEY BANK
Add'l Info: LOWE'S CONSUMER
Account#: *****
Add'l Info: GE MONEY BANK
Monarch File#: *****
Total Bal as of 25 APR 2011: \$ 3298.65

(SIF) 03-08-11