

P & B Capital Group, LLC  
461 Ellicott St.  
3rd Floor  
Buffalo, NY 14203  
8885699635

December 31, 2009

**39.3% of  
balance**

WITHOUT PREJUDICE

FILE# .....: [REDACTED]  
CLIENT ACCOUNT# ...: [REDACTED]  
CREDITOR.....: Barclays\BARCLAYS\FARM BUREAU  
CLIENT.....: [REDACTED]

CURRENT BALANCE .....: \$858.46  
SETTLEMENT AMOUNT ...: \$338.00

The balance of your account is as listed above. Our client has authorized us to release you from all responsibilities in regard to this debt for **\$338.00**. (Upon clearance of funds the above client will be notified with the correct adjustments made to your account records, and in the event the client has already reported this account to the credit bureau(s) they will be directed to update their tradeline on your bureau to reflect the new status. Additionally, a letter of zero balance will be sent within a timely fashion.)

The payment must be in our office **on or before December 31, 2009** as this offer will no longer be recognized by our office after said date.

Yours Truly,



Frank Torres x114  
Senior Representative

*This is an attempt to collect a debt. Any information obtained will be used for that purpose.*