



Mar 10,2009

- \$3,330 REDUCTION -

RE: USAA Federal Savings Bank  
SARMA Account#: [REDACTED]  
Client Account #: [REDACTED]  
Balance: \$6721.01



Dear [REDACTED]

Our client, USAA Federal Savings Bank, has authorized us to accept a settlement in the amount of \$3391.02 on the above referenced account.

It is agreed the settlement will be paid over a 3 month period. The payments will be as follows and in the form of post dated checks:

03/20/09	\$1120.34
04/20/09	\$1120.34
05/20/09	\$1120.34

You understand that this settlement does not completely resolve the loss that was sustained by USAA, and certain restrictions may still be applied to any present or future business relationships with this or other USAA companies.

If you have any questions, please feel free to contact me at [REDACTED]

Sincerely,

[REDACTED]

Operations Manager  
SARMA Collections, Inc.

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