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LAW OFFICES  
**MANN BRACKEN LLP**  
*Attorneys in the Practice of Debt Collection*  
(A National Collection Attorney Network Firm)

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PLEASE DIRECT ALL INQUIRIES TO THE MAIN OFFICE

**REGIONAL OFFICES**

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RICHMOND, VA  
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May 20, 2009

[REDACTED]  
Germantown, TN 38138-7506

RE: [REDACTED]  
Account Balance With:  
Target National Bank/Target Visa  
Our File No: [REDACTED]  
Amount Due: \$ 14,124.67

Dear [REDACTED]

We recently agreed that you will pay \$7,062.33 by 05/21/2009 as settlement in full of the above referenced account. The original account number ends with [REDACTED].

Thank you for your cooperation in resolving your account.

Sincerely,

Mann Bracken LLP

MB/cc

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR.  
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.**