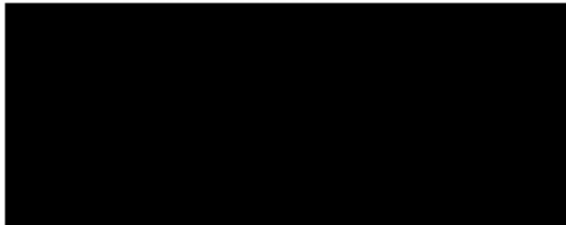


Dept 922
PO BOX 4115
Concord, CA 94524



Portfolio Recovery Associates, LLC
We're giving debt collection a good name.

Address Service Requested



BALANCE: [REDACTED]
ACCT/REFERENCE NO.: [REDACTED]
ARROW FINANCIAL SERVICES LLC/AMERICAN EAGLE OUTFITTERS

D2
PORTFOLIO RECOVERY ASSOCIATES LLC
P.O. BOX 12914
NORFOLK VA 23541

RECEIVED
DEC 28 2009

December 1, 2009

Account/Reference No.: [REDACTED]
ARROW FINANCIAL SERVICES LLC/AMERICAN EAGLE OUTFITTERS

Dear [REDACTED]

Portfolio Recovery Associates, LLC ("PRA") has concluded its investigation of your dispute and is closing your account. If PRA is reporting this account on your credit reports, PRA will request that the three major credit reporting agencies delete PRA's trade line for this account from your credit reports.

Sincerely,
Disputes Department
140 Corporate Blvd
Norfolk, VA 23502
Telephone: 1-800-772-1413 ext. 10181
Fax: 1 (757) 321-2519

Hours of Operation (EST): 7:30 AM to 11 PM Mon.-Fri., 8 AM to 5 PM Sat., & 2 PM to 9 PM Sun.

This letter is from a debt collector.