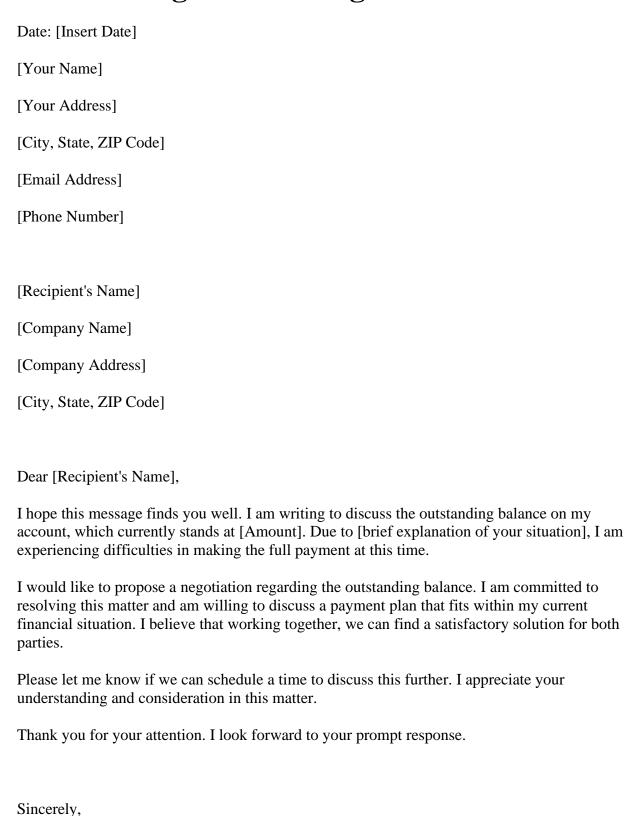
Outstanding Balance Negotiation



[Your Name]