

Correspondence Dept
P.O. BOX 15298
Wilmington, DE 19850-5298



[REDACTED]

[REDACTED]

November 11 2009

Total Balance: \$20085.46

TO WHOM IT MAY CONCERN:

We are pleased we found a settlement that works for you. This letter confirms that we agreed to settle your credit card account for \$8400.00 . As a result of this settlement, you will benefit from all these advantages:

You will only pay \$8400.00 , a significant savings over the full balance. We will stop all attempts to collect. Upon conclusion of the settlement, we will report your account to the national credit bureaus as settled with a remaining balance due of zero (0.00).

To accept this offer, please send your payment(s), as follows:

- | | |
|------------------------|--------------------------------------|
| Payment Amt: \$1400.00 | November 20 2009/ \$1400 due 3/20/10 |
| Payment Amt: \$1400.00 | December 20 2009/ \$1400 due 4/20/10 |
| Payment Amt: \$1400.00 | January 20 2010 |
| Payment Amt: \$1400.00 | February 20 2010 |

The total settlement amount must be received within the agreed timeframe. If you do not complete your settlement arrangement on time, this agreement will become null and void. We will continue our collection efforts.

We have the following convenient payment options available for you:

Electronic Payment

Provide your Checking Account information over the phone, free of charge by calling [REDACTED]

Regular Payment Address

Cardmember Service
P.O. Box 94014
Palatine, IL 60094-4014

Overnight Address

(FedEx, UPS)
Cardmember Service
2500 Westfield Dr.
Elgin, IL 60123

Please call us toll free at [REDACTED] if you have any questions about your settlement agreement. We look forward to settling your account.

Sincerely,

[REDACTED]
Internal Recovery Unit