



Cardmember Service
P.O. Box 15548
Wilmington, DE 19886-5548



November 17, 2009

Account: [Redacted]
BALANCE: \$6113.08

Settlement Confirmation

Dear [Redacted]

We are pleased to confirm that we've agreed to settle your credit card account for \$3056.00. Our settlement brings you these three advantages:

- You will pay \$3056.00, a significant savings over the full balance that you owe us*.
- We will stop all efforts to collect.
- We will report your account to the national credit bureaus as "settled".

Here is your schedule of payments that you have agreed to:

| | | |
|---------------------|----------------------|--------------------------|
| First Installment: | Due Date: 11/23/2009 | Payment Amount: \$764.00 |
| Second Installment: | Due Date: 12/23/2009 | Payment Amount: \$764.00 |
| Third Installment: | Due Date: 01/22/2010 | Payment Amount: \$764.00 |
| Fourth Installment: | Due Date: 02/15/2010 | Payment Amount: \$764.00 |

Please call [Redacted] toll-free to make payment arrangements, or you can mail us your payment to the address below. For your convenience, your first payment due will be given a 10-day grace period from the due date listed above. We must receive your payment before your grace period expires, or before the date your account is scheduled to charge off, whichever comes first. If you have any questions about your settlement agreement or, want to find out your charge off date, please call us at [Redacted]

If you don't make each required payment by its due date listed above, including any applicable grace period, we receive an insufficient payment, or your payment is returned for insufficient funds (NSF), our settlement agreement will terminate and your account will revert to the terms of your Cardmember Agreement. If you are removed from the settlement plan, we'll continue our collection efforts and any payments made to that point would be applied to your full balance. Any payments we receive, or any credits to your account, which are in addition to the installments above, will be retained by us and applied against your full balance.

If you have not already done so, please destroy all the cards and convenience checks for your account as we have closed your account as part of the settlement agreement. We look forward to receiving your payment.

Sincerely,



Customer Support Division

P.S. Send your cashier's check or money order for your payment of (\$764.00) today to the address below.

Mail to: Cardmember Service
P.O. Box 15548
Wilmington, DE 19886-5548

Overnight address: Cardmember Service
Attn: Remittance Processing
2500 Westfield Drive
Elgin, IL 60123

* IRS requires us to provide them with information about certain amounts that are discharged as a result of a cancellation of a debt on a form 1099C. If we are required to notify the IRS, you will receive a copy of the form 1099C that is filed with the IRS.