

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



[REDACTED]  
P O BOX 390  
DANVERS, MA 01923

[REDACTED]  
11/3/2009

Total Balance: \$6,915.82

Dear [REDACTED]

We are pleased we found a settlement that works for you. This letter confirms that we agreed to settle your credit card account for \$3,458.00. As a result of this settlement, you will benefit from all these advantages:

You will only pay \$3,458.00, 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: \$864.50                      11/30/2009 BY 2PM CENTRAL TIME
- Payment Amt: \$864.50                      12/30/2009 BY 2PM CENTRAL TIME
- Payment Amt: \$864.50                      1/29/2010 BY 2PM CENTRAL TIME
- Payment Amt: \$864.50                      2/29/2010 BY 2PM CENTRAL TIME

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:

<u>Electronic Payment</u>	<u>Regular Payment Address</u>	<u>Overnight Address</u> (FedEx, UPS)
Provide your Checking Account information over the phone, free of charge by calling [REDACTED]	Cardmember Service P.O. Box 94014 Palatine, IL 60094-4014	Cardmember Service 2500 Westfield Dr. Elgin, IL 60123

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

Sincerely,  
[REDACTED]  
Internal Recovery Unit