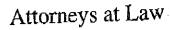
## DANIELS NORELLI SCULLY & CECERE, P.C.







庭 ママムノママム

May 10, 2012



Re: CACH, LLC as assignee of MBNA America, N.A./ KAPPA DELTA PI, AN INTERNATION \L HONOR

SOCIETY IN EDUCATION

Original Creditor: MBNA America, N.A.

Original Account Number:

Our File Number:

Current Balance: \$13,975.95 Settlement Amount: \$5,000.00

Dear Sir/Madam:

This confirms your conversation with this office on 5/10/2012 that resulted in the settlement of this claim as follows:

A single payment of \$5,000.00 must be received by this office on or before 5/31/2012.

Your payment must be made to the order of Daniels Norelli Scully & Cecere, P.C., as attorneys for CACH, LLC as assignee MBNA America, N.A./ KAPPA DELTA PI, AN INTERNATIONAL HONOR SOCIETY IN EDUCATION and it will be made via check by phone, using the bank information you provided.

If the payment is not made in accordance with the terms of this letter, this precise offer of rettlement may or may not be renewed. If the offer of settlement is not renewed, the total current balance, together with accruing interest, will be due.

Upon receipt and clearance of the payment, the account will be considered Settled in Full

If you have any questions, please contact

Thank you for your cooperation in this

Very Truly Yours,

This communication is from a debt collector. It is an attempt to collect a debt and any information obtained shall be used for that purpose.