



Account: [REDACTED]

August 14, 2009

Current Balance: \$5,643.34

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 \$2,257.34 . As a result of this settlement, you will benefit from all these advantages:

You will only pay \$2,257.34 , 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 payments, as follows:

Payment Amt.: \$2,257.34 August 21, 2009

Payment Amt.:

Payment Amt.:

Payment Amt.:

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 1-877-855-8101

Wire Payment Address

[REDACTED]
Cardmember Service
[REDACTED]
201 N. Westfield Street
[REDACTED]

Overnight Address (FedEx,UPS)

Cardmember Service
2500 Westfield Dr.
Elgin, IL 60123

866-860-5557

Regular Payment Address

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

Please call us toll free at 1-877-855-8101 if you have any questions about your settlement agreement. We look forward to settling your account.

Sincerely,

[REDACTED]
Fulfillment Department