



*Wells Fargo Card Services
7000 Vista Drive
West Des Moines, IA 50266*

March 20, 2009

[Redacted]

Re: Account Number: [Redacted]
Account Balance: \$23,162.30

This is to confirm our conversation regarding the above captioned account. WELLS FARGO BANK will accept \$11,581.15 on this account as settlement in full. We will cease further efforts to collect the remaining balance if payment is received by March 30, 2009.

The Internal Revenue Service requires financial institutions to annually report to the IRS all debts in excess of \$600 that were discharged by mutual agreement between institutions and their customers. The settlement amount that you have agreed to may result in a discharge of more than \$600 of the principal balance due on your account, therefore, we may be required to report this settlement to the IRS.

Sincerely,

[Redacted Signature]
[Redacted]
Wells Fargo Card Services
[Redacted]

"State law requires us to inform you that this communication is an attempt to collect a debt and that information obtained will be used for that purpose."