



ACCOUNT NUMBER

[REDACTED] 3217

STACEY [REDACTED]

[REDACTED]

[REDACTED] CA [REDACTED]

Date: October 24, 2008

Subject: Settlement Offer

Dear Stacey [REDACTED]

This letter is an agreement for a settlement on the above referenced account. Your current balance is \$16,210.83. We will accept \$3,243 as settlement on this account. Each future installment is listed below.

Settlement Installment

Installment Due Date

\$540.50

Oct 30, 2008

\$540.50

Nov 29, 2008

\$540.50

Dec 31, 2008

\$540.50

Jan 29, 2009

\$540.50

Feb 28, 2009

\$540.50

Mar 26, 2009

By completing this payment plan, your account will be considered settled, and you will not be obligated to pay the remaining balance, provided no additional charges appear on this account after the date of this letter. Any violation of this agreement will result in the full balance being due immediately. All payments must be received by the above stated due dates.

For your convenience, you can make your payment over the telephone by using our pay-by-phone service. \* If you prefer, you can mail your payments to P.O. Box 15726, Wilmington, DE 19886-5726.

If you have any questions, please call 1-800-214-3544, Monday through Thursday from 8 a.m. to 9 p.m., Friday, 8 to 5, or Saturday, 8 to noon (Eastern Time). Our knowledgeable Account Managers are ready to assist you.

Sincerely,

Andrew Coleman Ext 33102  
Customer Assistance department