

FMA ALLIANCE LTD.	11811 North Freeway, Suite 900 Houston, TX 77060 Tel: 281-931-5050 800-955-5598 Fax: 281-931-6501 Web Site: www.fmaalliance.com
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04/10/2008

DEBRA [REDACTED]
[REDACTED]

[REDACTED] WI [REDACTED]

Creditor:	CHASE BANK USA NA
Account #:	[REDACTED] 7304
File #:	[REDACTED]
Balance:	\$21966.47 as of January 08, 2008

Dear DEBRA

This confirms our conversation and agreement to a Settlement in the amount of \$7598.00 on the above referenced account. If you fail to make payment(s) as scheduled or if a payment is returned as unpaid, then your settlement arrangement will be canceled and this will result in the entire balance being due. Scheduled payment(s) are as follows:

Amount	Payment Due Date	Amount	Payment Due Date
\$598.00	04/30/08		
\$500.00	05/30/08		
\$500.00	08/30/08		

Our client may be required by law to report this settlement to one or more taxing authorities. Our client makes no representation about tax consequences this settlement may have or reporting requirements which may be imposed on the client. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement.

If you have any questions please feel free to contact us at 800-856-0420.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution. Also, you authorize us to re-present a check as an electronic fund transfer from your account if your payment is returned unpaid.

THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.