

726 Exchange Street, Suite 700
Buffalo, NY 14210
Tel: (800) 457-8220
Fax: (716) 852-1620

Capital Management Services, LP.

March 13, 2008

Nichole [REDACTED]
[REDACTED]
[REDACTED] MI [REDACTED]

Reference #: [REDACTED]
Account #: [REDACTED] 8330
Current Creditor: World Wide Asset Purchasing II, LLC
Balance: \$5313.80

*****Settlement Offer*****

Dear Nichole [REDACTED]

This letter serves as confirmation that as duly authorized representatives of Applied Card Bank, Capital Management Services, LP. has agreed to accept less than the full balance on the above-mentioned account. The total amount due is \$2125.52. The first part will be due in the amount of \$1613.58 on 03/19/08. The second, part will be due on 04/20/08 in the amount of \$255.97. The final part will be due on 05/20/08 in amount of \$255.97.

You may remit these settlement payments to Capital Management Services, LP., 726 Exchange St. Suite 700, Buffalo, New York 14210, or you may call (800) 457-8220 for other convenient payment options.

Upon clearance of sufficient funds, our records will be updated to reflect paid and satisfied.

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

Please see additional page for important information. We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

Sincerely,

Capital Management Services, LP.