



[Redacted]

October 09, 2008

Account No.: [Redacted]

Dear [Redacted],

As we discussed, this letter confirms our agreement to settle the above-referenced account(s).

The combined balance at the time of settlement was \$18,776.17. We will accept \$2,817.00 as settlement of these account(s).

Below are the payment terms for your account:

<u>Due Date</u>	<u>Payment Amount</u>
July 29, 2008	\$939.00
August 29, 2008	\$939.00
September 30, 2008	\$939.00

Please keep this letter as confirmation of your settlement agreement, as the terms of this offer will not be reflected on your monthly statement.

If you have any questions, please call 1-800-726-6562, 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,

[Redacted Signature]

Customer Assistance department