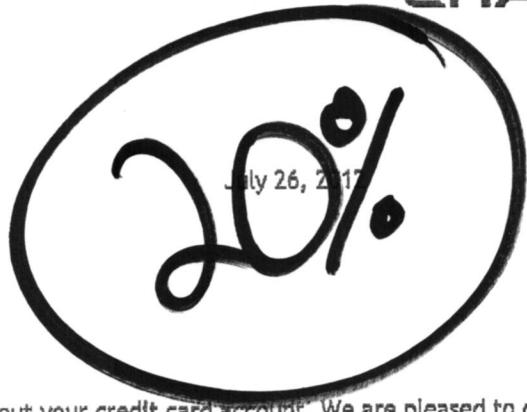


Cardmember Service  
P.O. Box 15548  
Wilmington, DE 19886-5548



Account: [Redacted]  
BALANCE: \$9913.34

Dear [Redacted]



Thank you for speaking with us recently about your credit card account. We are pleased to confirm your acceptance of our settlement agreement in the amount of \$2000. As part of your agreement, please note the following:

- We will no longer charge you interest, late and/or over limit fees on your account.
- Please disregard any conflicting rate or fee information that appears on your monthly statement while you are in the process of finalizing your settlement agreement.
- We will stop all efforts to collect on your account as long as you meet the terms of your settlement agreement.

We may contact you to make payment arrangements on your account, if any of the following occurs:

- You do not make each required payment by the due date listed in the below payment summary.
- We receive a payment less than the payment amount listed in the below payment summary.
- Your payment is returned and we do not receive your replacement payment.

This account may be considered in default from our agreement in the event we do not receive a total amount of \$2000 by the due dates provided in the below payment summary.

Below is a summary of the scheduled payment(s) you agreed to:

Date Due	Payment Amount
\$800.00	7/30/2012
\$400.00	8/29/2012
\$400.00	9/28/2012
\$400.00	10/27/2012

Total Payments: 4

If you have already made your first scheduled payment, please adhere to the remaining payment schedule above. Please call 866-666-4494 to schedule automatic payments or you can mail your payments to the address below. Any payments or credits in excess of the agreed settlement amount will be applied against the account's outstanding balance.

If you do not successfully complete the terms of this agreement your outstanding balance will be written off as a bad debt and may be:

- Sent to a debt collection agency or;
- Sold to a purchaser of written off debt who specializes in collections?

We encourage you to adhere to the payment schedule stated above to avoid these alternatives.

As a final reminder, your account is now closed and is no longer available for transactions. If you have not already done so, please destroy all the cards and access checks for your account.