

**ACE**

ASSOCIATED CREDITORS EXCHANGE, INC.

February 17, 2010

██████████  
██████████  
██████████ Ave  
Garfield NJ 07026-3108

Account Name: ██████████ Electric Corp  
Client's Name: Advanta Bank Corporation  
Account Number: 558418001 ██████████  
File Number: 1009 ██████████  
Assigned Balance: \$2,638.22  
Current Balance: \$2,591.57

23%

Pursuant to our agreement, Associated Creditors Exchange, Inc., agent for Advanta Bank Corporation has agreed to accept **\$621.30** as settlement in full on the above referenced account. Your first payment must be secured immediately in the form of Post-Dated Check and dated no later than **02/26/10** or this agreement will be null and void.

Upon clearance of these funds, Associated Creditors Exchange Inc. will request Advanta Bank Corporation to update your credit profile to reflect the change in status. Advanta Bank Corporation may be required by law to report this settlement to one or more taxing authorities. Neither our client nor we make any representation about tax consequences or any reporting requirements which may be imposed upon them.

Sincerely,

██████████  
Christopher ██████████  
Advanta Bank Corporation, Contract Enforcement  
Associated Creditors Exchange  
1-800-280-3800 ext. 4106

**This is an attempt to collect a debt. Any information obtained will be used for that purpose. Pursuant to 15 U.S.C. 1692E (11), please be advised that this communication is from a debt collector."**

3443 N. CENTRAL AVENUE, SUITE #1100 PHOENIX, ARIZONA 85012  
(800) 280-3800 FAX (602) 650-5916