



CardWorks Servicing, LLC  
P.O. Box 9201  
Old Bethpage, NY 11804

January 10, 2011  
Re: [REDACTED]  
Balance \$2,293.34  
Original Creditor: Advanta Bank Corp. Current  
Creditor: Advanta Credit Cards

[REDACTED]  
[REDACTED]  
Coram, NY 11727-3007

Dear [REDACTED]

This letter is confirmation of your request to participate in the CardWorks Servicing Extended Settlement Program. We will consider the above-referenced Business Credit Card account settled, in full, if you pay 25% of the outstanding balance, which will be \$573.33 as agreed on 1/05/2011.

To enroll in the Extended Settlement Program, you must agree to the following terms:

- Your account balance stated in this letter accurately reflects what you owe as of the date of this letter.
- Remit your first payment within 35 days of this letter.
- Continue to make monthly payments to the Bank in the amount of \$573.33.
- Payments must be made every 30 days for 1 month(s).
- Failure to make the agreed upon monthly payments will void this offer, and the current balance will be owed in full.

As long as you are enrolled in the Extended Settlement Program, CardWorks Servicing will:

- Cease collection activity as long as monthly payments are made on-time.
- Your account will be reported to the credit bureaus as "Paying Under a Partial Payment Agreement".

*If payments are not made every 30 days for the time frame described above, CardWorks Servicing reserves the right to exercise all of its rights in the collection of the full amount of your obligation, minus any payment made while you fulfilled your obligations under the terms of the Extended Payment Program.*

After your settlement is complete, the Current Creditor will forgive any remaining balance and report to the credit bureau agencies that this account has been settled.

If you have any questions, please contact me today, toll-free, at 1-877-630-5816. Hours of operation are Monday-Wednesday and Friday 8:00 AM to 9:00 PM EST, Thursday 12:30 PM-9:00 PM EST, and Saturday 8:00 AM - 4:30 PM EST.

Sincerely,  
CardWorks Servicing, LLC  
225 W. Station Square Dr.  
Pittsburgh, PA 15219

*Please detach and return with payment*

Make checks payable to CardWorks Servicing  
CardWorks Servicing  
P.O. Box 5657  
Hicksville, NY 11802-5657

Name: [REDACTED]  
Address: [REDACTED]  
Coram, NY 11727-3007  
Account number: [REDACTED]

Or Call 1-877-630-5816 to do a free phone payment