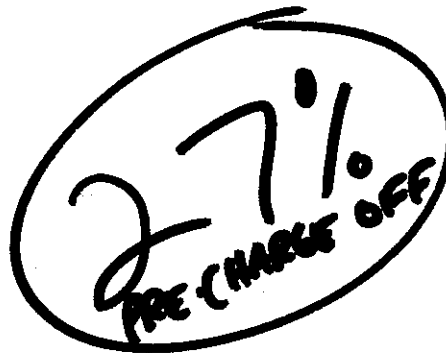


**WORLD'S FOREMOST BANK®**

April 9, 2012

JOHN [REDACTED]
[REDACTED]
FLUSHING, NY 11355-1730

**Release in Full**

FOR AND IN CONSIDERATION OF \$1650.00 World's Foremost Bank ("WFB") offers to hereby forever and completely release and discharge cardholder(s) from all debt which has not been paid on account number ending in [REDACTED]

The remaining \$4247.01 of the balance would be charged off our books and the account would report to the credit bureaus as "Paid in full / less than full balance" in accordance with the Fair Credit Reporting Act (FCRA) and reflect a zero (\$0) balance. The account would also reflect an R9 rating. Credit reporting agencies use a code to provide a credit rating to each item reported on your credit report (also known as "trade lines"). The letter describes the type of debt such as revolving, installment, mortgage, and open lines of credit. Credit card accounts are considered revolving debt and are designated with the code of "R". The number refers to the standing of the outstanding debt with "1" being the highest rating and "9" being the lowest rating. Any time a credit card account is settled for less than the full balance, the remaining unpaid portion is assigned an R9 rating.

In addition, if the balance charged off is \$600 or greater, you will receive a 1099-C form from WFB as required by IRS regulation.

If WFB has obtained a judgment in any court against the cardholder(s), a satisfaction of judgment will be filed in the appropriate court once this settlement is accepted and complete.

You may accept this settlement offer as set forth in this letter by paying the Settlement Amount to WFB no later than **May 9, 2012**. This settlement will be considered accepted and complete on the date WFB receives payment of the Settlement Amount on or before the Acceptance Deadline. If you have any questions, please contact us at 1-877-338-6191.

WORLD'S FOREMOST BANK
P.O. Box 82608 • LINCOLN, NEBRASKA 68501-2608
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