



Wells Fargo Financial Cards
Cease and Desist Dept.

800-603-8203
800-371-9896 Fax

30%

12/14/2009

Theresa [REDACTED]	Attn: Michael
	Fax: 631-382-8228

Dear Theresa [REDACTED]

This letter is to confirm a conversation today regarding repayment of your Wells Fargo Financial Cards credit card account ending in [REDACTED] which has a current balance of \$3481.93.

The following outlines the terms of our agreement:

- Your account will be closed, if it has not been already. You cannot make any additional transactions.
- You agree to pay \$1044.58 by 12/17/2009. After the payments are made, your account will be considered settled.
- If your account carries Chargeguard insurance protection, you give us permission to cancel this coverage to avoid additional expenses incurred to your account
- All other provisions of your credit card account will continue to remain in full force and effect.
- You agree that if payments are not made promptly, then the original terms of the credit card account agreement will apply except that any insurance canceled will remain canceled. You will owe us the balance of your account prior to this agreement minus any payments made.
- Direct all mailed/overnight payments to:
Wells Fargo Financial Cards
Attention Remittance Processing
334 SW 8th Street
Des Moines, IA 50309
- Payments as a Check by Phone can be directed to: 515-727-9895.

Sincerely,

Ryan [REDACTED]
Wells Fargo Financial Cards
Cease and Desist Department
515-727-[REDACTED]

The laws of some states require us to inform you that this communication is an attempt to collect a debt and any information obtained will be used for that purpose.

This message may contain confidential and/or privileged information. If you are not the addressee or authorized to receive this for the addressee, you must not use, copy, disclose or take any action based on