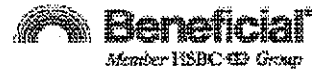


Beneficial
636 Grand Regency Blvd.
Brandon, FL 33510



31%

RONALD [REDACTED]
JUDY [REDACTED]
[REDACTED]
[REDACTED]

August 11, 2011

Account #: [REDACTED]

Re: [REDACTED]
[REDACTED]

Subject: LOAN SETTLEMENT

Dear Customer:

This letter confirms your agreement with Beneficial to settle the debt of \$15,992.52 for a settlement amount of \$5,000.00. This settlement amount is valid through 08/20/2011. If the loan is not settled by this date this agreement will no longer be valid.

If a bank or finance company return any portion of the funds used to make this agreed upon settlement amount, or it is remitted after the above date, this agreement will no longer be valid.

Please remit payment to:

Mail to: Beneficial
P.O. Box 1878
Carol Stream, IL 60128

Overnight to: Beneficial
1301 E. Tower Rd.
Schaumburg, IL 60173

If you have questions, please contact us at 1-800-550-3278 during normal business hours.

Sincerely,

Beneficial

THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

***PLEASE NOTE THIS STATEMENT DOES NOT APPLY TO YOU IF YOU FILED A BANKRUPTCY PETITION AND RECEIVED A DISCHARGE OF YOUR PERSONAL LIABILITY FOR THE OBLIGATION IDENTIFIED IN THIS LETTER, OR THERE IS AN AUTOMATIC STAY CURRENTLY IN EFFECT. IN EITHER CASE WE MAY NOT AND DO NOT INTEND TO PURSUE COLLECTION OF THE OBLIGATION FROM YOU PERSONALLY AND THIS LETTER IS NOT INTENDED AS A DEMAND FROM YOU PERSONALLY. UNLESS THE BANKRUPTCY COURT HAS ORDERED OTHERWISE, HOWEVER, PLEASE ALSO NOTE THAT DESPITE ANY SUCH BANKRUPTCY, BENEFICIAL RETAINS A SECURITY INTEREST IN THE PROPERTY IDENTIFIED IN THIS LETTER, WHICH BENEFICIAL MAY PURSUE AND ENFORCE.**

Esta carta contiene información importante sobre su cuenta y podría requerir su atención. Si tiene alguna pregunta y desea hablar en Español con un empleado, sírvase comunicarse con nosotros al 1-800-550 3278, marque el número 2, durante nuestras horas de oficina normales.