

NEUHEISEL LAW FIRM, P.C.

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ORIGINAL VIA FACSIMILE - [REDACTED]

September 14, 2010

Mr. Marshall Meyers
WEISBERG AND MEYERS
5025 North Central Avenue, Suite 602
Phoenix, Arizona 85012

Re: [REDACTED]

Creditor: CACH, LLC
Account Number: [REDACTED]
Original Creditor: [REDACTED]
Original Account Number: MBNA America, N.A.
Current Balance: \$4,900.25

Dear Mr. Meyers:

This office represents CACH, LLC with respect to the collection of the balance due on the above-referenced account. As you know, your client is indebted to CACH for \$4,900.25. Because of interest and other charges that may apply to this account the amount due may vary from day to day.

This letter will confirm your telephone conversation with this office wherein your client agreed to pay \$900 to settle this account. Our client agrees to accept monthly payments provided Ms. [REDACTED] complies with the following terms:

1. Each monthly payment shall be no less than \$75.
2. Said payments shall begin on September 30, 2010 and shall be due on or before the last day of each month thereafter until the entire settlement amount of \$900 is paid in full.
3. All payments shall be made payable to Neuheisel Law Firm, P.C. and should be sent to this office at the above address. Please include the account number, [REDACTED], for proper credit.

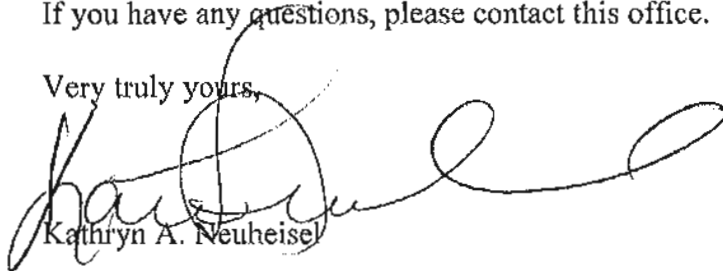
Mr. Marshall Meyers
September 14, 2010
Page 2

In the event that you client is unable to make a required payment, I encourage you to contact this office immediately to make alternative arrangements.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This letter is from a debt collector.

If you have any questions, please contact this office.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Kathryn A. Neuheisel', written over a circular stamp or seal. The signature is fluid and cursive.

KAN/ec