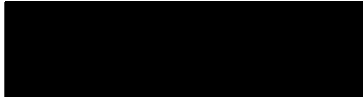




Cardmember Service  
P.O. Box 15548  
Wilmington, DE 19886-5548



January 28, 2011

Account:   
BALANCE: \$19754.91

Dear :

We are pleased to confirm your acceptance of our settlement agreement in the amount of \$5900.00. All interest and fees will be waived until the settlement is finalized. Please disregard any conflicting rate or fee information that appears on your monthly statement while you are in the process of finalizing your settlement agreement. As part of our settlement agreement, we will stop all efforts to collect.

You will be considered in default from our agreement in the event one of the following occurs:

- You do not make each required payment by the due date listed below
- We receive a payment less than the payment amount listed below
- Your payment is returned for insufficient funds (NSF)

If you default from your settlement agreement, your interest rates for all balances will change in accordance with your Cardmember Agreement and we will continue our collection efforts. By separate letter, we are sending you notification of the Minimum Monthly Payment that will apply if you default from your settlement agreement.

Below is a summary of the scheduled payment(s) you agreed to:

Date Due	Payment Amount
01/31/2011	\$1000
03/08/2011	\$1634
04/07/2011	\$1633
04/30/2011	\$1633

Total Payments\*: \$5900.00

If you have already made your first scheduled payment, please adhere to the remaining payment schedule above. Please call 1-877-710-1199 to schedule electronic payments or you can mail your payments to the address below. Any payments or credits in excess of the agreed settlement amount will be applied against the account's outstanding balance.

As a final reminder, your account is now closed and all charging privileges have been revoked. If you have not already done so, please destroy all the cards and access checks for your account. We look forward to receiving your payment.

Sincerely,

**ANN DAEL**

Customer Support Division

P.S. Send your cashier's check or money order today to the addresses below.

Regular Mail:  
Cardmember Service  
P.O. Box 15548  
Wilmington, DE 19886-5548

Overnight payments:  
Cardmember Service  
Attn: Remittance Processing  
2500 Westfield Drive  
Elgin, IL 60124

\* The IRS requires us to provide information about certain amounts that are discharged as a result of a cancellation of a debt on a form 1099C. If we are required to notify the IRS, you will receive a copy of the form 1099C that is filed with the IRS.