

Wells Fargo Financial National Bank
P.O Box 94498
Las Vegas, NV 89193-4498
1-800-572-5879



March 02, 2009

LEONARD R [REDACTED]
[REDACTED]
[REDACTED]

RE: Account: XXXXXX [REDACTED]
Balance: \$1216.96

Dear Leonard R [REDACTED]

Your Wells Fargo Financial account has been continuously delinquent for several months, and we have tried to help you with a solution. However, you have been unresponsive.

When you signed your loan papers, you were advised of your responsibilities. However, you have ignored them.

We are willing to accept a settlement in the amount of \$608.48 from you. If you pay this amount by 03/16/2009 we will consider your account closed, and you will be saving yourself a portion of what you really owe us.

We will expect to hear from you before the date shown above. If you have any questions, please call us at 1-800-572-5879.

Sincerely,
Collections Department

"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."