



Date: March 11, 2009

Janice C [redacted]
[redacted]
[redacted]

Dear: Janice C [redacted]

Attn: Janice
Fax#: [redacted]
Account No: 4266-[redacted]
Account Balance: \$22,219.50

This letter is to confirm that we will accept a payment in the amount of \$11,110.00 to be received through electronic posting or by certified bank check as settlement in full on the above referenced account.

Payment must be received by March 14, 2009. If payment is made by certified bank check, please mail to:

CHASE BANKCARD SERVICES, INC.
Exception Payment Processing
201 N. Walnut Street
Wilmington, DE 19801
Mailstop: [redacted]

Once your payment has posted, Chase will update your credit bureau rating to indicate that the balance has now been settled.

If payment is not received within the required time frame, this offer will no longer be considered valid. In addition, you are responsible for any tax liability associated with this transaction. Please speak with your tax advisor concerning any other tax questions.

If you have any questions, please do not hesitate to contact us at 800-[redacted]. A Chase Representative is available to help you between the hours of 7:00 AM to 10:00 PM local time, Monday through Friday, Saturday 7:00 AM to 4:00 PM and Sunday, 8:00 AM to 9:00 PM.

Sincerely,

[redacted]
CLS Pre-Litigation Manager