



April 24, 2009

Mr. Edward K [REDACTED]
[REDACTED]

Re: Account Number 4692 [REDACTED]
Balance - \$20,091.18

Dear Mr. Kaeser,

US BANK agrees to accept \$6,400.00 as settlement in full on the above referenced account number. This agreement is valid provided \$6,400.00 is posted by April 28, 2009.

If any of the payments are returned for any reason, this settlement offer will become null and void. Upon settlement, we will no longer be collecting on this debt. The account will be reported to the credit bureau as follows: charged off/settled in full. You may receive a 1099 IRS Form if the balance after the settlement is greater than \$600.00

Please remit to:
US BANK
9321 Olive Blvd.
Olivette, MO. 63132

Sincerely,

[REDACTED]

[REDACTED]

Supervisor, Card Member Services

[REDACTED]