

WELLS  
FARGO

WELLS FARGO CARD SERVICES

P.O. Box 9210  
Des Moines, Iowa 50306

MAY 26, 2009

MAURICE R [REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

Re: Account # 4465 [REDACTED]  
Account Balance: \$20,156.48

You are invited to settle your account balance for \$8,062.59.

You have 10 days from the date of this letter to remit the above settlement amount. If you choose to reject this offer and ignore responsibility for this debt, we will consider any and all lawful means available to us for securing payment of the balance in full.

The Internal Revenue Service (IRS) requires financial institutions to annually report to the IRS discharges of debt in the amount of \$600 or greater. If the settlement amount that you agree to pay results in a discharge of \$600 or more of the principle balance due on your account, we may be required to report that amount to the IRS via IRS Form 1099C. A copy of this form will be provided to you.

Sincerely,

[REDACTED]  
RECOVERY DEPARTMENT  
WELLS FARGO CARD SERVICES  
1- [REDACTED] TOLL FREE

"The laws of some states require us to inform you that this communication is an attempt to collect a debt and that information obtained will be used for that purpose."