

Barclays Bank Delaware
100 South West Street
Wilmington, DE 19801

Issue Date: 06/19/09

Offer void after 07/03/2009

Amount you save: Nine Thousand Nine Hundred Eighty-Three and 00/100 Dollars

AMOUNT YOU SAVE
\$9,983.00

Pay to the order of:
Barbara S. [REDACTED]
[REDACTED]

Call 1-800-[REDACTED]



Barclays Bank Delaware
AUTHORIZATION

NOT A VALID CHECK

SATISFACTION REQUEST FOR FINAL SETTLEMENT OF ACCOUNT

Carnival Sea Miles MasterCard Acct# ending in [REDACTED]

Barbara S. [REDACTED] we have made several attempts to contact you regarding the delinquency of the above stated account. Please contact our office by 07/03/2009 to accept this final settlement offer to pay off your account balance at a significantly reduced amount.

Your past due account* balance:	\$ 16,639
Less 60% reduction** (amount saved):	<u>-\$9,983</u>
Settlement Offer to be considered PAID IN FULL:	\$6,656

- ACCEPTANCE OF THIS OFFER AND CONFIRMED RECEIPT OF PAYMENT
- SAVES YOU MONEY — Stops late and over limit fees.
 - GIVES YOU PEACE OF MIND — Stops all collection activities on this account.
 - HELPS REPAIR CREDIT — Past due reporting on this account will cease.

~~In as little as 5 minutes we can process your settlement when you call with the information on the reverse side of this letter.~~

This document prepared by:
Barclays Bank Delaware
100 South West Street
Wilmington, DE 19801
1-800-[REDACTED]

* Certain restrictions apply and you may not qualify for this offer if your account status has changed.
 ** The difference between your current account balance and the payoff amount is currently \$9,983. Because this amount is greater than \$800, it is considered taxable income and must be included on your income tax return. We will send you IRS form 1099c in January of next year. You will need to include this form when you submit your income tax return to the IRS.