

Cardmember Service  
Fulfillment Department, DE1-0811  
P.O. Box 517  
Frederick, MD 21705-0517



William L. D [REDACTED]  
[REDACTED]  
[REDACTED]

4185- [REDACTED]

July 17, 2009

Balance: \$11,885.87

Dear Mr. D [REDACTED]

We are pleased we found a settlement that works for you. This letter confirms that we agreed to settle your credit card account for \$4,160.00 . As a result of this settlement, you will benefit from all these advantages:

You will only pay \$4,160.00 , a significant savings over the full balance. We will stop all attempts to collect. Upon conclusion of the settlement, we will report your account to the national credit bureaus as settled with a remaining balance due of zero (0.00).

To accept this offer, please send your payments, as follows:

Payment Amt.: \$2,080.00                      July 30, 2009  
Payment Amt.: \$2,080.00                      August 30, 2009  
Payment Amt.:  
Payment Amt.:

The total settlement amount must be received within the agreed timeframe. If you do not complete your settlement arrangement on time, this agreement will become null and void. We will continue our collection efforts.

We have the following convenient payment options available for you:

**Electronic Payment**  
Provide your Checking  
Account information over  
the phone, free of charge by  
calling 1- [REDACTED]

**Wire Payment Address**  
ABA# 021000021  
~~Cardmember Service~~  
3 Christina Centre  
201 N. Walnut Street  
Wilmington, DE 19801

**Overnight Address (FedEx, UPS)**  
Cardmember Service  
2500 Westfield Dr.  
Elgin, IL 60123

**Regular Payment Address**  
Cardmember Service  
P. O. Box 94014  
Palatine, IL 60094-4014

Please call us toll free at 1- [REDACTED] if you have any questions about your settlement agreement. We look forward to settling your account.

Sincerely,  
[REDACTED]

Fulfillment Department