



ASSOCIATED CREDITORS EXCHANGE, INC.

September 28, 2009

William F. [REDACTED]
[REDACTED]
[REDACTED]

Account Name: William F. [REDACTED]
Client's Name: Advanta Bank Corporation
Account Number: 55841 [REDACTED]
File Number: [REDACTED]
Assigned Balance: \$9,755.50
Current Balance: \$9,755.50

Pursuant to our agreement, Associated Creditors Exchange, Inc., agent for Advanta Bank Corporation has agreed to accept **\$3,000.00** as settlement in full on the above referenced account. Your payment must be secured immediately in the form of Post-Dated Check and dated no later than **09/30/2009** or this agreement will be null and void. Your payment schedule is as follows:

One payment of \$1,500.00 due by 09-30-09

One payment of \$1,500.00 due by 10-30-09

Upon clearance of these funds, Associated Creditors Exchange Inc. will request Advanta Bank Corporation to update your credit profile to reflect the change in status. Advanta Bank Corporation may be required by law to report this settlement to one or more taxing authorities. Neither our client nor we make any representation about tax consequences or any reporting requirements which may be imposed upon them.

Sincerely,
[REDACTED]
[REDACTED]

Advanta Bank Corporation, Contract Enforcement
Associated Creditors Exchange
[REDACTED]

This is an attempt to collect a debt. Any information obtained will be used for that purpose. Pursuant to 15 U.S.C. 1692E (11), please be advised that this communication is from a debt collector."