



RE: AGREEMENT  
 CLIENT: ADVANTA BANK CORP  
 ACCT# : 5584 [REDACTED]  
 FILE# : [REDACTED]  
 BALANCE: \$22,281.19

DATE: 03-29-2010

DEAR SHERRI L [REDACTED]

WE EXPECT YOU TO KEEP THE FOLLOWING SETTLEMENT ARRANGEMENT.  
 FAILURE TO KEEP THIS PAYMENT AGREEMENT WILL VOID THIS SETTLEMENT OFFER.

==== SETTLEMENT TERMS ====  
 03-30-10 ----- \$6,000.00  
 04-30-10 ----- \$685.00

YOUR ACCOUNT WILL BE MARKED AS SETTLED AND OUR CLIENT  
 WILL UPDATE YOUR CREDIT REPORT TO REFLECT THE STATUS  
 OF YOUR ACCOUNT.

SINCERELY,

[REDACTED]  
 [REDACTED]

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THE PURPOSE OF THIS LETTER IS  
 TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

HOURS: MON-THUR (9AM-9PM) FRI (9AM-6PM) SAT (9AM-1PM) EASTERN TIME  
 NCB MANAGEMENT SERVICES, INC. - PO BOX 1099 - LANGHORNE, PA 19047

PLEASE MAIL PAYMENT AND THE BOTTOM PORTION IN THE ENCLOSED SELF-ADDRESSED ENVELOPE TO ENSURE PROPER CREDIT.

For Payment and Correspondence:  
 NCB Management Services Inc.  
 PO Box 1099  
 Langhorne, PA 19047

SHERRI L [REDACTED]  
 FILE# : [REDACTED] - NCB MANAGEMENT SERVICES, INC.  
 CLIENT: ADVANTA BANK CORP  
 ACCT# : 5584 [REDACTED]  
 BALANCE: \$22,281.19

ADDRESS SERVICE REQUESTED

AMOUNT OF PAYMENT ENCLOSED \$ \_\_\_\_\_

[REDACTED]  
 SHERRI L [REDACTED]  
 [REDACTED]  
 [REDACTED]  
 [REDACTED]

NCB MANAGEMENT SERVICES, INC  
 PO BOX 1099  
 LANGHORNE, PA 19047