



Wells Fargo Financial Bank
3201 N 4th Avenue

September 3, 2008

Attn:

This letter is to confirm our conversation today regarding repayment of your Wells Fargo Financial Bank credit card account ending in _____ which has a current balance of \$1,335.77. The following outlines the terms of our agreement:

- Your account will be closed, if it has not been already. You cannot make any additional transactions.
- You agree to pay \$750.00 by 9/15/08. After the payment is made, your account will be considered settled.
- If your account carried Chargeguard insurance protection, you gave us permission to cancel this coverage to avoid additional expenses incurred to your account.
- All other provisions of your credit card account will continue to remain in full force and effect.
- You agreed that if payments are not made promptly, then the original terms of the credit card account agreement will apply except that any insurance canceled will remain canceled. You will owe us the balance of your account prior to this agreement minus any payments made.
- Direct overnight payments to: Wells Fargo Financial Bank, Attention: Remittance Processing,
- _____) for payment as check by phone.

Sincerely,

Wells Fargo Financial Bank
Collections Department
Phone _____

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

This message may contain confidential and/or privileged information. If you are not the addressee or authorized to receive this for the addressee, you must not use, copy, disclose, or take any action based on this message or any information herein. If you have received this message in error, please advise the sender immediately and destroy this message. Thank you for your cooperation.

In the event that you do not wish to receive information by facsimile from Wells Fargo Financial Bank you may contact us at _____ o advise us that you no longer wish to receive facsimiles.

CL2121A(RLT200) 11/04