

January 7, 2009

50% Saving

[REDACTED]
FAX # 866-643-0359

RE: [REDACTED]
[REDACTED]
[REDACTED]

Visa # xxxx-xxxx-xxxx-4983

Balance: \$ 2,009.21

Dear Mr. [REDACTED]

In response to your settlement request, First National Bank of Omaha will settle the above account in the amount of \$1,005.00 three (3) payments of \$335.00 per month due January 12, 2009, February 12, 2009 and March 12, 2009.

The payments are currently on hold by 1st check.

Any non-sufficient fund payments will render this proposal invalid.

If the amount charged off/forgiven is equal to, or greater than \$600.00 we are required by the Internal Revenue Code, section 606p, to report this amount and issue a form 1099-C to you no later than next January 31, 2010. If you have any questions concerning your personal taxes, we recommend you consult a certified public accountant or other tax professional.

If you have any questions, please contact me at 1-888-625-4404.

Sincerely,

Carey Pederson

Carey Pederson
Collector

CP:ame

"This communication is an attempt to collect a debt and any information obtained will be used for that purpose."

Cardmember Services, PO Box 3331, Omaha NE 68103-0331
800.688.7070 402.341.7447

GEN-LTRH (03/07)