

Card Services
P.O. Box 8833
Wilmington, DE 19801-8833

February 16, 2009

Your Account Ending In: 8593

[REDACTED]
[REDACTED]
[REDACTED]

Dear [REDACTED]

OFFER OF SETTLEMENT

This will confirm our February 16, 2009 discussion in which you agreed to a one-time settlement offer on your past-due Juniper Mastercard account.

This is a great opportunity for you to pay your account and eliminate your monthly payments and interest charges. Once we receive your payment of \$931.00, which is a 25% reduction of your current balance, we will note your account as "settled in full". We will also forward this information to the consumer credit-reporting agencies.

In order to process this offer, we have closed your account effective immediately. Please destroy all credit cards and checks associated with this account and cancel all recurring monthly charges.

Please note that your payment of \$931.00 must be received by March 17, 2009 in order for us to process your request. You will be pleased to know that your payment will be applied entirely to the loan principal, rather than first paying the accumulated interest. This may result in your credit report showing a smaller portion of the loan as charged off.

If you have any questions or concerns, please call us toll-free at 1-800-726-5162. Our Account Managers are available Monday, Tuesday, Wednesday and Thursday 8 a.m. to 10 p.m., Friday and Saturday from 8 a.m. to 12 p.m., and Sunday from 1 p.m. to 10 p.m., Eastern Time.


Sincerely,

Collection Operations
Jason Kean