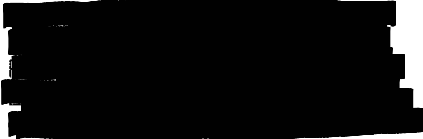




Global Vantage Inc  
P O Box 3458  
San Rafael, CA 94901-3343  
Phone: 866-265-7685  
Fax: 800-361-5235

04/17/2008



Original Creditor: GE Capital  
Card Number: [REDACTED]  
Current Balance: \$6,273.08

Dear [REDACTED]

This communication is in response to your recent inquiry concerning the above referenced matter. After reviewing this account we have determined that Global Vantage Inc. will accept \$2,190.00 as a settlement of the obligation set forth above. The acceptance by Global Vantage Inc. of \$2,190.00 as a settlement of your account is contingent upon your compliance with the following conditions:

- 1) This total of \$2,190.00 must be received in our office in form of 5 partial payments at the address set forth above no later than close of business on the following dates.

Payment Date: 04/25/2008	Payment Amount \$1,389.00
Payment Date: 05/25/2008	Payment Amount \$250.00
Payment Date: 06/25/2008	Payment Amount \$250.00
Payment Date: 07/25/2008	Payment Amount \$250.00
Payment Date: 08/25/2008	Payment Amount \$51.00

- 2) Your payment should be made with certified funds.
- 3) Do not include a restricted endorsement on the payment.

To ensure proper credit, please be sure to note the account number on your payment. Please note, if your payment is not received by us on or before the payment date, contains an unacceptable restrictive endorsement, or is returned by the bank for any reason, your account will not be considered settled. In such case legally authorized interest and fees will continue to accrue on your account.

Thank you,  
Mark Michael  
1-800-727-3593 Extn: 5862  
Global Vantage Inc.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.  
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

"All check payments received grant us the right to process the check electronically. Also, your returned check may be collected electronically if it is returned for insufficient or uncollected funds".