

# The Law Office of Sidney Mickell

5050 Palo Verde Street  
Suite 113  
Montclair, California 91763  
Telephone (909) 568-0750  
Toll Free (866) 204-3786  
Telefax (909) 568-0766

---

April 30, 2008

[REDACTED]

Transmitted via facsimile: (949) 336-5732 Attn: Alexander

RE: Our Client/Creditor: CACH034/WASHINGTON MUTUAL BANK-SET  
Original Creditor: PROVIDIAN BANK  
Current Balance: \$9,637.18  
Original Account: [REDACTED]  
Account Number: [REDACTED]

Dear Evans Twumdanso:

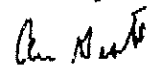
This letter will confirm that our client has agreed to settle this account in full for the amount of \$2,900.00. The terms of the agreement are as follows:

- \$2,500.00 must post to the account today by 12:00 p.m. P.S.T; and
- \$200.00 must post to the account by the 30th of the months of May and June.

**IBT INFO:** Beneficiary: Collect America      Routing #: [REDACTED]  
 Bank Name: Vectra Bank                      Account #: [REDACTED]  
 City of Bank: Denver, CO

**Please include account number, social security number, and name on wire also you must call into our office with the wire transfer number to secure the agreement.**

Provided the payment clear the financial institution from which they are drawn, this account will be settled in full. If you have any questions concerning this matter, please call our toll-free number (866) 204-3786.

Sincerely,  
  
Aaron M. Gestl  
General Manager

BE ADVISED, THIS IS AN ATTEMPT TO COLLECT A DEBT BY A LEGAL DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. AS REQUIRED BY LAW, YOU ARE HEREBY NOTIFIED THAT A NEGATIVE CREDIT REPORT REFLECTING YOUR CREDIT RECORD MAY BE SUBMITTED TO A CREDIT REPORTING AGENCY IF YOU FAIL TO FULFILL THE TERMS OF YOUR CREDIT OBLIGATION.