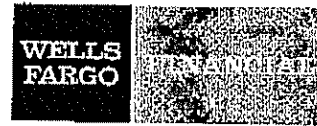


Wells Fargo Financial Bank
3201 North 4th Avenue
Sioux Falls, South Dakota



04/02/08



Dear [Redacted]

RE: Wells Fargo Financial Bank Account Number: [Redacted]

Final offer prior to charge off

We are contacting you in an attempt to resolve your Wells Fargo Financial Bank account balance.

Your current balance is \$5,261.97; however, if you pay \$1052.39 by 5:00 p.m., Central time on 04/29/2008, we will consider your account settled. This offer will expire on 04/29/2008.

If we do not hear from you by the date listed above, your account may be charged off. Please respond immediately to make arrangements on your account.

This is a serious offer and payment plans are available. Payment through Western Union Quick Collect is one of the options available.

Western Union Quick Collect transaction information:
Code City: Dialbank
Code State: SD
Make Payable to: Wells Fargo Financial Bank

Overnight mailing address:
Wells Fargo Financial Bank
Remittance Processing
334 SW 8th Street
Des Moines, IA 50309

You may pay online at www.wellsfargofinancialbank.com

~~If you have any further questions or are reporting the Western Union Money Transfer Control Number (MTCN), you may call us toll-free at 1-800-832-0202. Our hours are Monday - Friday 7 a.m. - 11 p.m., Saturday 7 a.m. - 7 p.m., and Sunday 9 a.m. - 10 p.m., Central time.~~

Si necesita asistencia en español llame al 1-800-851-7524.

Sincerely,

Collections Department

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.