Cardmember Service
P.O. Box 15548
Wilmington, DE 19886-5548

CHASE

February 12, 2009

[redacted]

Important information is provided below regarding your account.

RE: Your account ending in 3685

Dear [redacted] Balance $29,620.55 (35% settlement)

We are pleased to confirm that we've agreed to settle your credit card account for 10367. Our settlement brings you these three advantages:

- You will pay 10367, a significant savings over the full balance that you owe us*.
- We will stop all efforts to collect.
- We will report your account to the national credit bureaus as "settled"*.

Here is your schedule of payments that you have agreed to:

First Installment:	Due Date:	02/20/2009	Payment Amount:	10367
Second Installment:	Due Date:		Payment Amount:	
Third Installment:	Due Date:		Payment Amount:	
Fourth Installment:	Due Date:		Payment Amount:	

Please call 1-866-560-9081 toll-free to make payment arrangements, or you can mail us your payment to the address below. For your convenience, your first payment due will be given a 10-day grace period from the due date listed above. We must receive your payment before your grace period expires, or before the date your account is scheduled to charge off, whichever comes first. If you have any questions about your settlement agreement or, want to find out your charge off date, please call us at 1-866-560-9081.

Until your settlement amount is paid in full, your Annual Percentage Rate will be 14.99%. This will have no impact on your settlement amount or payment(s). If you don't make each payment by its due date listed above, or we receive an insufficient payment (NSF), our settlement agreement will terminate and your account will revert to the terms of your Cardmember Agreement. If you are removed from the settlement plan, we'll continue our collection efforts and any payments made to that point would be applied to your full balance.