



9321 Olive Boulevard
St. Louis, MO 63132

October 21, 2010



SETTLEMENT AGREEMENT

Re: *****

Current Balance: \$3,757.48

Dear

US Bank agrees to accept \$752.00 as settlement in full on the above referenced account number. This agreement is valid provided \$752.00, the accepted amount, is received on/or before 01/31/2011**. All monthly payments are required at time of acceptance.

- 1st payment of \$188.00 on or before 10/29/2010
- 2nd payment of \$188.00 on or before 11/30/2010
- 3rd payment of \$188.00 on or before 12/31/2010
- 4th payment of \$188.00 on or before 01/31/2011

If a payment is returned, for any reason, this settlement offer will become null and void. If you fail to keep the terms of the settlement, prior payments applied to your account will not be refunded.

Upon successful completion of your settlement agreement, we will no longer attempt to collect on this debt. The account will be reported to the credit bureau as follows: charged off/settled in full. You will receive a 1099 IRS Form if the balance after the settlement is greater than \$600.00.

This offer expires 15 days from the date of this letter**.

Please contact us at 877-475-1649 ext 156-0249 to set up your settlement payments.

Cordially,
Kevin Mack
Retail Payment Solutions
Credit Card Collections
877-475-1649 ext 156-0249

**If your account is scheduled to charge off at the end of the current month, this offer expires on the final business day of this month, unless satisfactory payment is made to avoid charge off.