



Wells Fargo Financial Cards
 Cease and Desist Dept.
 4143 121st Street
 Urbandale, IA 50323
 800-603-8203
 800-371-9898 Fax

1/06/2010

[REDACTED]	Attn: Paul
	Fax: 443-629-7361

Dear **[REDACTED]**:

This letter is to confirm our conversation today regarding repayment of your Wells Fargo Financial Cards credit card account ending in **[REDACTED]** which has a **current balance of \$2686.74.**

The following outlines the terms of our agreement:

- Your account will be closed, if it has not been already. You cannot make any additional transactions.
- **You agree to pay \$536.00 by 1/27/2010, \$207.00 by 2/20/2010, and \$207.00 by 3/20/2010. After the payments are made, you account will be considered settled.**
- If your account carries Chargeguard insurance protection, you give us permission to cancel this coverage to avoid additional expenses incurred to your account
- All other provisions of your credit card account will continue to remain in full force and effect.
- You agreed that if payments are not made promptly, then the original terms of the credit card account agreement will apply except that any insurance canceled will remain canceled. You will owe us the balance of your account prior to this agreement minus any payments made.
- **Direct overnight payments need to be sent to:**
Wells Fargo Financial Cards
Attention Remittance Processing
334 SW 8th Street
Des Moines, IA 50309
- Payments as a Check by Phone you can contact **515-334-4192.**

Sincerely,

Joe McCarron
 Wells Fargo Financial Cards
 Cease and Desist Department
 4143 121st Street
 Urbandale, IA 50323
 515-334-4192

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.

Received Time Jan. 6. 2:07PM



Wells Fargo Financial Cards
Cease and Desist Dept.

800-603-8203
800-371-9896 Fax

1/7/10

	Attn: PAUL @ DEBT RELIEF CENTER
	Fax: 443-394-2056

Dear CLYDE CAVINESS:

This letter is to confirm a conversation today regarding repayment of your Wells Fargo Financial Cards credit card account ending in which has a current balance of \$5361.75.

The following outlines the terms of our agreement:

- Your account will be closed, if it has not been already. You cannot make any additional transactions.
- You agree to pay \$1425 by 1/29/10, \$592 by 2/28/10, and \$235 by 3/31/10. After the payments are made, your account will be considered settled.
- If your account carries Chargeguard insurance protection, you give us permission to cancel this coverage to avoid additional expenses incurred to your account
- All other provisions of your credit card account will continue to remain in full force and effect.
- You agree that if payments are not made promptly, then the original terms of the credit card account agreement will apply except that any insurance canceled will remain canceled. You will owe us the balance of your account prior to this agreement minus any payments made.
- Direct all mailed/overnight payments to:
Wells Fargo Financial Cards
Attention Remittance Processing
334 SW 8th Street
Des Moines, IA 50309
- Payments as a Check by Phone can be directed to: 515-727-9853.

Sincerely,

Angela Wayland
Wells Fargo Financial Cards
Cease and Desist Department
515-727-9853

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This message may contain confidential and/or privileged information. If you are not the addressee or authorized to receive this for the addressee, you must not use, copy, disclose or take any action based on

Received Time Jan. 7. 12:20PM



Wells Fargo Financial Cards
Cease and Desist Dept.

800-603-8203
800-371-9896 Fax

01/19/10

[REDACTED]	Attn: Walter
[REDACTED]	Fax: 443-394-2056

Dear [REDACTED]

This letter is to confirm a conversation today regarding repayment of your Wells Fargo Financial Cards credit card account ending in [REDACTED] which has a current balance of \$3538.17.

The following outlines the terms of our agreement:

- Your account will be closed, if it has not been already. You cannot make any additional transactions.
- You agree to pay \$1000 by 01/22/10, \$314 by 02/16/10, and \$314 by 03/16/10. After the payments are made, your account will be considered settled.
- If your account carries Chargeguard insurance protection, you give us permission to cancel this coverage to avoid additional expenses incurred to your account
- All other provisions of your credit card account will continue to remain in full force and effect.
- You agree that if payments are not made promptly, then the original terms of the credit card account agreement will apply except that any insurance canceled will remain canceled. You will owe us the balance of your account prior to this agreement minus any payments made.
- Direct all mailed/overnight payments to:
Wells Fargo Financial Cards
Attention Remittance Processing
334 SW 8th Street
Des Moines, IA 50309
- Payments as a Check by Phone can be directed to: 800-603-8203 x79836.

Sincerely,

Shari Blake
Wells Fargo Financial Cards
Cease and Desist Department
515-727-9836

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Received Time Jan. 19. 10:45AM



Wells Fargo Financial National Bank
Post Office Box 7510
Urbandale, IA 50323
1-800-543-2268

01/11/2010

~~KEVIN M. BROWN, MEMBER
9455 FORT POWELL WOODS RD
RACONDA, MD 21130-0954~~

RE Account: #~~577491100210128~~
Balance: \$1472.63

Dear ~~KEVIN M. BROWN, MEMBER~~

We have been working with you for some time in an effort to help you with your financial problems, but little progress has been made.

Because we have been unable to reach a satisfactory payment plan, we are prepared to make you a very attractive offer.

We are authorized to discount your balance of \$1472.63 by \$0000.00 providing you pay off the, \$600.00 by 01/30/2009.

We are sure you will recognize this as a genuine opportunity, and one which you must take advantage of immediately. If you don't have the money on hand, we urge you to make arrangements with a friend, relative or another lender.

This offer is only available until the date referenced above. If you feel you are able to take advantage of this offer, please contact me at 1-800-572-5879, so that we can make the necessary arrangements to show your account as "settled in full".

Sincerely,

Collector

"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."

Received Time Jan. 11. 3:23PM



Wells Fargo Financial Cards
Cease and Desist Dept.

800-603-8203
800-371-9896 Fax

1/15/10

[REDACTED]	Attn: Chuck - Debt Relief Center
[REDACTED]	Fax: 443.394.2056

Dear [REDACTED]

This letter is to confirm a conversation today regarding repayment of your Wells Fargo Financial Cards credit card account ending in [REDACTED] which has a current balance of \$3,608.33.

The following outlines the terms of our agreement:

- Your account will be closed, if it has not been already. You cannot make any additional transactions.
- You agree to pay \$600.00 by 1/26/10, and \$591.00 by 2/26/10. After the payments are made, your account will be considered settled.
- If your account carries Chargeguard insurance protection, you give us permission to cancel this coverage to avoid additional expenses incurred to your account
- All other provisions of your credit card account will continue to remain in full force and effect.
- You agree that if payments are not made promptly, then the original terms of the credit card account agreement will apply except that any insurance canceled will remain canceled. You will owe us the balance of your account prior to this agreement minus any payments made.
- Direct all mail/overnight payments to:
Wells Fargo Financial Cards
Attention Remittance Processing
334 SW 8th Street
Des Moines, IA 50309
- Payments as a Check by Phone can be directed to: 800.603.8203 x 79856.

Sincerely,

Steph Ward
Wells Fargo Financial Cards
Cease and Desist Department
515.727.9856

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Received Time Jan. 15. 12:46PM



Wells Fargo Financial Cards
Cease and Desist Dept.

800-603-8203
800-371-9896 Fax

01/25/10

[REDACTED]	Attn: Sara
	Fax: 206-339-8380

Dear [REDACTED]

This letter is to confirm a conversation today regarding repayment of your Wells Fargo Financial Cards credit card account ending in [REDACTED] which has a current balance of \$4359.49.

The following outlines the terms of our agreement:

- Your account will be closed, if it has not been already. You cannot make any additional transactions.
- You agree to pay \$726 by 01/29/10, \$400 by 02/26/10, and \$400 by 03/31/10. After the payments are made, your account will be considered settled.
- If your account carries Chargeguard insurance protection, you give us permission to cancel this coverage to avoid additional expenses incurred to your account
- All other provisions of your credit card account will continue to remain in full force and effect.
- You agree that if payments are not made promptly, then the original terms of the credit card account agreement will apply except that any insurance canceled will remain canceled. You will owe us the balance of your account prior to this agreement minus any payments made.
- Direct all mailed/overnight payments to:
Wells Fargo Financial Cards
Attention Remittance Processing
334 SW 8th Street
Des Moines, IA 50309
- Payments as a Check by Phone can be directed to: 800-603-8203 x79836.

Sincerely,

Shari Blake
Wells Fargo Financial Cards
Cease and Desist Department
515-727-9836

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Wells Fargo Financial National Bank
334 SW 8th St
Des Moines, IA 50309
1-800-543-2268

01/04/2010

[REDACTED]
[REDACTED]
[REDACTED]

Re: Account: [REDACTED]

Dear [REDACTED]:

WE ARE WILLING TO ACCEPT A SETTLEMENT in the amount of \$511.00 from you. If you pay this amount by 1/15/2010, we will consider your account settled. **THIS SETTLEMENT WILL SAVE YOU A SUBSTANTIAL AMOUNT** considering **the actual balance on your account is \$1594.71.**

WE PREFER TO AVOID ADDITIONAL COLLECTION EFFORTS TO REMEDY THIS PROBLEM, thus we will expect to hear from you before the date shown above.

If you have any questions, please call 515-727-9891.

Sincerely,

Brett Sadler
Collection Specialist

"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."

Received Time Jan. 4. 1:02PM



Wells Fargo Financial Cards
Cease and Desist Dept.

800-603-8203
800-371-9896 Fax

1/08/2010

[REDACTED]	Attn: John Corrin
[REDACTED]	Fax: 443-394-2056

Dear [REDACTED]

This letter is to confirm a conversation today regarding repayment of your Wells Fargo Financial Cards credit card account ending in [REDACTED] which has a current balance of \$3844.02.

The following outlines the terms of our agreement:

- Your account will be closed, if it has not been already. You cannot make any additional transactions.
- You agree to pay \$394.02 by 1/27/2010, \$394.02 by 2/27/2010, \$394.02 by 3/27/2010, and \$394.02 by 4/27/2010. After the payments are made, your account will be considered settled.
- If your account carries Chargeguard insurance protection, you give us permission to cancel this coverage to avoid additional expenses incurred to your account
- All other provisions of your credit card account will continue to remain in full force and effect.
- You agree that if payments are not made promptly, then the original terms of the credit card account agreement will apply except that any insurance canceled will remain canceled. You will owe us the balance of your account prior to this agreement minus any payments made.
- Direct all mailed/overnight payments to:
Wells Fargo Financial Cards
Attention Remittance Processing
334 SW 8th Street
Des Moines, IA 50309
- Payments as a Check by Phone can be directed to: 515-334-4192.

Sincerely,

Joe McCarron
Wells Fargo Financial Cards
Cease and Desist Department
515-334-4192

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Received Time Jan. 8. 12:33PM



Wells Fargo Financial National Bank
334 SW 8th St
Des Moines, IA 50309
1-800-543-2268

01/12/2010

RE: Account: [REDACTED]
Balance: \$3748.88

Dear [REDACTED]:

We have been working with you for some time in an effort to help you with your financial problems, but little progress has been made. Because we have been unable to reach a satisfactory payment plan, we are prepared to make you a very attractive offer.

We are authorized to discount your balance of \$3748.88, by \$2388.88 providing you pay off the balance of your account \$1360.00, in four payments. The payments are as follows:

1 st pay amount:	\$900.00 due by 01/25/2010
2 nd pay amount:	\$153.00 due by 02/25/2010
3 rd pay amount:	\$153.00 due by 03/25/2010
4 th pay amount:	\$154.00 due by 04/25/2010

We are sure you will recognize this as a genuine opportunity, and one which you must take advantage of immediately. If you don't have the money on hand, we urge you to make arrangements with a friend, relative or another lender.

We are not permitted to hold this offer open beyond 01/25/2010. If you feel you are able to take advantage of this offer, please contact me at 515-727-9891, so that we can make the necessary arrangements to show your account as settled.

Sincerely,

Brett Sadler
Collector
Credit 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."

Received Time Jan. 12. 6:10PM