

WORLD FINANCIAL NETWORK NATIONAL BANK

[REDACTED]

2/11/2010

Account Number [REDACTED]

Dear [REDACTED]

A recent review of your Fashion Bug account indicates a balance of \$685.05 which is being reported to one or more credit bureaus as an unpaid charge-off. In an effort to expedite the resolution of your past due account and avoid additional collection efforts, we are writing to offer you the opportunity to settle your past due account for \$342.53 which is 50 % of your outstanding balance.

The settlement amount must be made in one payment and received by WFNNB on or before 3/11/2010. Once your payment is received, and your funds clear, we will notify the appropriate credit reporting agencies that you have settled this account. In order to take advantage of the settlement savings being offered, please call me today at 614-729-5980 to authorize a payment by phone or to discuss your financial situation.

\$280.00 2/26/2010 \$62.53 3/11/2010

Sincerely,

Laura Cardoso
Settlement Specialist

[REDACTED]

HEARING IMPAIRED TDD CALL 1-800-695-1788
WORLD FINANCIAL NETWORK NATIONAL BANK , 13526 NACOGDOCHES STREET SAN ANTONIO, TX 78217

Received Time Feb. 11. 1:22PM

WORLD FINANCIAL NETWORK NATIONAL BANK

[REDACTED]
Account Number [REDACTED]

2/17/2010

Dear [REDACTED]:

A recent review of your The Room Place account indicates a balance of \$1,960.66 which is being reported to one or more credit bureaus as an unpaid charge-off. In an effort to expedite the resolution of your past due account and avoid additional collection efforts, we are writing to offer you the opportunity to settle your past due account for \$785.00 which is 40 % of your outstanding balance.

The settlement amount must be made in one payment and received by WFNBB on or before 2/26/2010. Once your payment is received, and your funds clear, we will notify the appropriate credit reporting agencies that you have settled this account. In order to take advantage of the settlement savings being offered, please call me today at 614-729-5980 to authorize a payment by phone or to discuss your financial situation.

Sincerely,

Laura Cardoso
Settlement Specialist

[REDACTED]

HEARING IMPAIRED TDD CALL 1-800-695-1788
WORLD FINANCIAL NETWORK NATIONAL BANK , 13526 NACOGDOCHES STREET SAN ANTONIO, TX 78217

Received Time Feb. 17. 12:57PM

WORLD FINANCIAL NETWORK NATIONAL BANK

[REDACTED]
Account Number [REDACTED]

2/2/2010

Dear [REDACTED]

A recent review of your Value City Furniture account indicates a balance of \$1,518.52 which is being reported to one or more credit bureaus as an unpaid charge-off. In an effort to expedite the resolution of your past due account and avoid additional collection efforts, we are writing to offer you the opportunity to settle your past due account for \$759.26 which is 50 % of your outstanding balance.

The settlement amount must be made in one payment and received by WFNNB on or before 2/26/2010. Once your payment is received, and your funds clear, we will notify the appropriate credit reporting agencies that you have settled this account. In order to take advantage of the settlement savings being offered, please call me today at 614-729-5980 to authorize a payment by phone or to discuss your financial situation.

Sincerely,

Laura Cardoso
Settlement Specialist

[REDACTED]
HEARING IMPAIRED TDD CALL 1-800-695-1788
WORLD FINANCIAL NETWORK NATIONAL BANK , 13526 NACOGDOCHES STREET SAN ANTONIO, TX 78217

Received Time Feb. 2. 4:41PM

WORLD FINANCIAL NETWORK NATIONAL BANK

2/17/2010

Account Number

Dear :

A recent review of your catherines account indicates a balance of \$745.94 which is being reported to one or more credit bureaus as an unpaid charge-off. In an effort to expedite the resolution of your past due account and avoid additional collection efforts, we are writing to offer you the opportunity to settle your past due account for \$372.97 which is 50 % of your outstanding balance.

The settlement amount must be made in one payment and received by WFNNB on or before 2/26/2010. Once your payment is received, and your funds clear, we will notify the appropriate credit reporting agencies that you have settled this account. In order to take advantage of the settlement savings being offered, please call me today at 614-729-5980 to authorize a payment by phone or to discuss your financial situation.

Sincerely,

Laura Cardoso
Settlement Specialist

614-729-5980

HEARING IMPAIRED TDD CALL 1-800-695-1788
WORLD FINANCIAL NETWORK NATIONAL BANK , 13526 NACOGDOCHES STREET SAN ANTONIO, TX 78217

Received Time Feb. 17. 6:32PM