

ACE

ASSOCIATED CREDITORS EXCHANGE, INC.

April 1, 2009



- \$3,464 REDUCTION -

Account Name: [REDACTED]
Client's Name: Advanta Bank Corporation
Account Number: [REDACTED]
File Number: [REDACTED]
Assigned Balance: \$6,294.89
Current Balance: \$6,294.89

Pursuant to our agreement, Associated Creditors Exchange, Inc., agent for Advanta Bank Corporation has agreed to accept **\$2,830.00** as settlement in full on the above referenced account. This payment must be Secured immediately in the form of a Post-Dated Check dated no later than **4/30/2009** or this agreement will be null and void.

Upon clearance of these funds, Associated Creditors Exchange Inc. will request Advanta Bank Corporation to update your credit profile to reflect the change in status. Advanta Bank