



Wells Fargo Financial Bank
Collections Department
4143 121st Street
Urbandale, IA 50323

- \$1,222 REDUCTION -

1/30/2009

	Attn: Rescue Debt
	Fax: [REDACTED]

Dear

This letter is to confirm our conversation today regarding repayment of your Wells Fargo Financial Bank credit card account ending in [REDACTED] which has a current balance of \$2223.50.

The following outline the terms of our agreement:

- Your account will be closed, it has not been already. You cannot make any additional transactions.
- You agree to pay \$1001.00 which is 44% of bal. by 01/30/2009 1500 hours CST. After the payment has been mad, your account will be considered settled.
- If your account carries Charge guard 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 properly, 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 Bank
Attention Remittance Processing
334 SW 8th Street
Des Moines, IA 50309
- Payments as a Check by Phone you can contact [REDACTED]

Sincerely,

[REDACTED]

Collections Department
4143 121st Street
Urbandale, IA 50323

Fax#: [REDACTED]
email: [REDACTED]