



November 20, 2008



Re: Wells Fargo Bank

Account No: [REDACTED]

Reference No: [REDACTED]

Current Balance: \$72,982.87

Pursuant to my telephone conversation with Dean Gearthart Financial Assistance, Inc., on behalf of Wells Fargo Bank, N.A. has been authorized to accept a settlement of \$25,000.00 (twenty-five thousand and no/100) as complete and final settlement for the above referenced accounts. The terms of this settlement are as follows.

\$25,000.00 due in my office no later than November 26, 2008

Please contact me at [REDACTED] with any questions.

Sincerely,



Michael L. Nicholl
Account Representative

In accordance with debt collection laws, any information obtained will be used for that purpose.