



March 17, 2009



Vernon TX 76384-5819

Handwritten notes:
 5/17/09
 P.O.
 3000
 Adv #
 25715
 1/11/09

we're here for you.

customer service

1-800-451-7272
 1-800-451-7273
 1-800-451-7274

secure message center

1-800-451-7275

Confirming our limited-time settlement offer
Your Account Number ending in 6483

Dear Mr. [REDACTED]

We are pleased you have chosen to accept our limited-time offer to settle your account. This letter confirms the following offer:

Your current account balance is **\$7,649.14**.
 We will forgive **\$4,589.14** of the balance due on your Advanta account noted above if you pay the remaining **\$3,060.00** of the total balance due no later than **04/13/09**.*

Since your account is 6 payments past due, you must make an initial payment of **\$177.00** by **03/31/09** to prevent your account from being charged off. The remainder of the balance, **\$2,883.00**, must be paid by **04/13/09**.

If you do this, you will completely satisfy your account obligation. We will then cease our collection efforts and consider your account balance to be settled.

You can make safe and secure payments over the Web at www.AdvantaHelps.com. If you prefer to you're your payments, please send them to:

Advanta Bank Corp.
 P.O. Box 8088
 Philadelphia, PA 19101-8088

Remember, we must receive your full payment by **04/13/09**, or this offer to you will become null and void. Also, please note that IRS regulations require us to file a Form 1099 after year-end if more than \$600 in principal is forgiven.

We are pleased that we could work together to resolve this with you. We look forward to receiving your payment

Sincerely,

Tony Morelli
 Senior Vice President

PS. If you fail to make any payment due under this Agreement in a timely manner, Advanta reserves the right to proceed with legal action to enforce its rights under the law and under the Business Card Agreement that governs your account. If any payment made to Advanta prior to this date is subsequently dishonored for any reason and has not been replaced in certified funds on or before the above-referenced settlement date, this offer will be null and void.