

May 29, 2009

Christian Debt

ATTN: Becky

FAX # 866-774-4292

RE:

Tucson, AZ 85743-9398

Visa #

Balance: \$ 2,702.19

Dear :

In response to your settlement request, First National Bank of Omaha will settle the above account in the amount of \$676.00 in two (2) payments with \$225.00 on hold for May 28, 2009 and \$451.00 on hold to post June 5, 2009.

Any non-sufficient fund payments will render this proposal invalid.

If the amount charged off/forgiven is equal to, or greater than \$600.00 we are required by the Internal Revenue Code, section 606p, to report this amount and issue a form 1099-C to you no later than next January 31, 2010. If you have any questions concerning your personal taxes, we recommend you consult a certified public accountant or other tax professional

If you have any questions, please contact me at

Sincerely,

DB:ame

"This communication is an attempt to collect a debt and any information obtained will be used for that purpose."