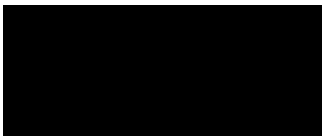


Integrated Portfolio Management, Inc.
F/K/A Stanley Weinberg & Associates
800 Springer Dr.
Lombard, IL. 60148
(630) 705-9900

April 17, 2008



Ref: Chase Bank USA, N.A.
Account No.: [Redacted]
File No.: [Redacted]
Balance Due: \$6,240.79
Settlement Amount: \$2,496.32



In regards to the Chase Bank USA, N.A. account referenced above, it is agreed that Integrated Portfolio Management will accept Two Thousand Four Hundred Ninety Six Dollars and Thirty-Two Cents (\$2,496.32) on behalf of our client as settlement in full. Your first payment must be received in our office by 4/23/2008 in the amount of \$1,500.00. Per our agreement the payments are as follows:

\$996.32 is due on or before 5/25/2008

Our receipt and acceptance of these payments by their due dates, via Check by Phone or Overnight Courier of your choice, this shall constitute your full and final release from any and all claims, actions, causes of action, and liabilities of any kind now existing or hereafter arising in connection with your account.

Kindly acknowledge this agreement by signing at the space provided below. Please return this document to this office at the above address by U.S. Mail, as well as by facsimile, (Fax No. 630 705-9400).

Sincerely,

Integrated Portfolio Management
[Redacted]

Acknowledged and Agreed

By: _____
(Signature)

(Print Name)

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS NOTICE HAS BEEN SENT BY A DEBT COLLECTOR.