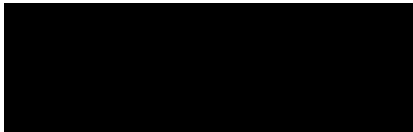


1stFinancialBank

USA

P.O. Box 1050
N. Sioux City, South Dakota 57049-1050

April 17, 2008



Acct: [Redacted]
Current Balance: \$6,233.44

Dear [Redacted]

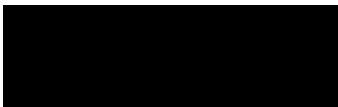
This letter is to state the settlement offer of \$2,805.05 on your account with 1st Financial Bank USA.

We will accept the following payment(s) schedule, on the above referenced account number. The payment(s) must be made in the form of automated check(s) to 1st Financial Bank USA on the date(s) listed below and presented to your bank for payment.

4-25-08 \$1,100.00	8-25-08 \$189.45	12-25-08 \$189.45
5-25-08 \$189.45	9-25-08 \$189.45	1-27-09 \$189.45
6-25-08 \$189.45	10-25-08 \$189.45	
7-25-08 \$189.45	11-25-08 \$189.45	

We will consider the account settled in full and the balance will be reduced to zero as soon as the final payment clears the bank. In the event a payment is returned to us by your bank or should a bank draft be dishonored for any reason, the foregoing payment agreement shall become null and void. Should you have any questions, please contact me at 1-605-988-5144.

Sincerely,



Recovery Department
1st Financial Bank USA

Notices:

- This is an attempt to collect a debt, and any information obtained will be used for that purpose.
- Due to Federal government tax laws, a 1099C form will be sent in the event that \$600 or more of principle balance is written off.