

WORLD FINANCIAL NETWORK NATIONAL BANK

April 15, 2008

Dear [REDACTED]

A recent review of your **Reeds Jewelers** account indicates a balance of **\$3,836.99** which is being reported to one or more credit bureaus as an unpaid charge-off. In an effort to expedite the resolution of your past due account and avoid additional collection efforts, we are writing to offer you the opportunity to settle your past due account for **\$1,535.00** which is **40 %** of your outstanding balance.

The settlement amount must be made in one payment and received by WFNNB on or before **6/29/2008**. Once your payment is received, and your funds clear, we will notify the appropriate credit reporting agencies that you have settled this account. In order to take advantage of the settlement savings being offered, please call me today at **614-729-5992** to authorize a payment by phone or to discuss your financial situation.

\$800.00 4/30/2008    \$367.50 5/29/2008    \$367.50 6/29/2008

Sincerely,

[REDACTED]  
Settlement Specialist

HEARING IMPAIRED TDD CALL 1-800-695-1788  
WORLD FINANCIAL NETWORK NATIONAL BANK, 13526 NACOGDOCHES STREET SAN ANTONIO,  
TX 78217