

Eckity Capital Markets, LLC

6136 Frisco Square Blvd Ste 400
Frisco, TX 75034-3251
Office (469) 252-1151
Fax (866) 526-5699

November 4, 2009

RE: Outstanding account

Debtor:
Current Creditor: Eckity Capital Markets, LLC
Original Creditor: Providian
Current balance: \$1,238.22
Account number:

Dear

You have informed us that the above referenced debtor is your client and is enrolled in your debt settlement program. You have also informed us that your client has given you a power of attorney or authorization to speak for the purpose to negotiate this debt on their behalf.

Our records indicate that you have an outstanding balance on the above mentioned account. Eckity Capital Markets, LLC is authorized to offer the following settlement on this account:

Settlement amount: 4 payment(s) of \$92.87 totaling \$371.48
Due date: November 18, 2009, subsequent payments due every 30 days

Payment must be received at the following address on or before the due date listed above. Please include the account number and / or social security number on any forms of payment.

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Upon clearance through the banking system of the settlement amount indicated above this account will be considered settled. Payment of the total settlement amount must be received in our office no later than the close of business on the date indicated above. If payment is not received in the indicated amount and within the time frame indicated, this offer will terminate at that time. In addition, Eckity Capital Markets, LLC has the sole and exclusive right to withdraw its acceptance of any settlement offer if the account referenced above is subject to a statute of limitations that is set to expire prior to the payment due date referenced above.

This letter is an attempt to collect a debt.
Any information obtained will be used for that purpose.

This settlement has been processed by PERSOLVO DATA SYSTEMS.