



February 8, 2006

\$4,514 SAVED!

Freedom Debt Relief, LLC
[Redacted]

RE: Washington Mutual Bank
Providian Visa
Account Number ending in [Redacted]
Balance: \$6450.38 as of 02/06/06
Settlement Amount: \$1936.00

Dear Freedom Debt Relief, LLC c/o Sue [Redacted]

We appreciate your willingness to settle your account. This letter confirms that we will accept \$1936.00 and consider your account settled in full.

Your payment schedule is:

- At least \$1936.00 is due by 02/28/06.

We agree to forgive the remaining balance on this account after your payment posts and clears. We will submit a request to the credit bureaus to update your credit profile.*

There are several convenient ways to make your payment:

- > Call us at pvn [Redacted] to use our convenient Pay-By-Phone service.
- > Visit our website at www.providian.com or www.wamucards.com to make an online payment.**
- > Mail your check or money order, payable to Washington Mutual, to:

Payment Processing Center
[Redacted]

We must receive your payment by the due date referenced above. If you are mailing your payment, please allow 7 to 10 days for your payments to reach us.

Please keep in mind, if we do not receive the agreed payment by the due date, or if your payment does not clear, collection efforts will resume on the full balance due.

If you have any questions, please call us at pvn [Redacted]. Completing this arrangement is an important step on the road to financial health.

Sincerely,

Washington Mutual

When we discharge \$600 or more in principal on any account, we are required to file a Form 1099-C with the Internal Revenue Service and we will provide you with a copy of the form.

* Please allow up to 60 days for the credit bureaus to update their records and for your monthly billing statement to reflect a zero balance.

**A fee of up to \$14.95 may apply if you choose expedited same-day on-line payments through our website.