



1/7/2011

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| | Attn: Nick @ DMB Financial |
| | Fax: 978-338-2343 |

Dear

This letter is to confirm a conversation today regarding repayment of your Wells Fargo Financial Cards credit card account ending in which has a current balance of \$5361.99.

The following outlines the terms of our agreement:

- Your account will be closed, if it has not been already. You cannot make any additional transactions.
- You agree to pay \$501.92 by 1/31/2011, \$637.00 by 2/28/2011, \$637.00 by 3/30/2011, and \$637.00 by 4/30/2011. After the payments are made, your account will be considered settled.
- If your account carries Chargeguard insurance protection, you give us permission to cancel this coverage to avoid additional expenses incurred to your account.
- All other provisions of your credit card account will continue to remain in full force and effect.
- You agree that if payments are not made promptly, then the original terms of the credit card account agreement will apply except that any insurance canceled will remain canceled. You will owe us the balance of your account prior to this agreement minus any payments made.
- Direct all mailed/overnight payments to:

WFF C&D



- Payments as a Check by Phone can be directed to:

Sincerely,



Wells Fargo Cards

