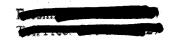
Federated Financial Corporation of America Collection Department

P.O. Box 2034 Farmington Hills, Michigan 48333-2034



December 28, 2006

Carson City NV 89706

Re: ADVANTA MC:

Balance Due: \$18,534.36

Dear

This letter is an offer of settlement for your <u>ADVANTA</u>. Federated Financial Corporation of America is the owner of the above account and has agreed to settle the account for the amount of \$5,700.00 paid no later than January 8, 2007. If payment is not received by the above due date this offer becomes null and void. Once the funds have cleared the bank we will agree to update your credit report and provide you with a settled in full letter.

Please call me if you have any questions.

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

Sincerely,

Federated Financial Corporation of America