

CardWorks
 Servicing
 CardWorks Servicing, LLC
 P.O. Box 9201
 Old Bethpage, NY 11804

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 Old Bethpage, NY 11804

September 22, 2011

Re: 5477-██████████

Balance \$7,938.09

Original Creditor: Advanta Bank Corp., Current

Creditor: Advanta Credit Cards

██████████
 Dear Mr. ██████████

This letter is confirmation of your request to participate in the CardWorks Servicing Extended Settlement Program. We will consider the above-referenced Business Credit Card account settled, in full, if you pay 38% of the outstanding balance, which will be \$3,016.47 as agreed on 9/15/2011.

To enroll in the Extended Settlement Program, you must agree to the following terms:

- Your account balance stated in this letter accurately reflects what you owe as of the date of this letter.
- Remit your payment within 35 days of this letter.
- Continue to make monthly payments to the Bank in the amount of \$603.29.
- Payments must be made every 30 days for 5 month(s).
- Failure to make the agreed upon monthly payments will void this offer, and the current balance will be owed in full.

As long as you are enrolled in the Extended Settlement Program, CardWorks Servicing will:

- Cease collection activity as long as monthly payments are made on-time.
- Your account will be reported to the credit bureaus as "Paying Under a Partial Payment Agreement".

If payments are not made every 30 days for the time frame described above, CardWorks Servicing reserves the right to exercise all of its rights in the collection of the full amount of your obligation, minus any payment made while you fulfilled your obligations under the terms of the Extended Payment Program.

After your settlement is complete, the Current Creditor will forgive any remaining balance and report to the credit bureau agencies that this account has been settled.

If you have any questions, please contact me today, toll-free, at 1-877-██████████. Hours of operation are Monday-Wednesday and Friday 8:00 AM to 9:00 PM EST, Thursday 12:30 PM-9:00 PM EST, and Saturday 8:00 AM – 4:30 PM EST.

Sincerely,
 CardWorks Servicing, LLC
 225 W. Station Square Dr.
 Pittsburgh, PA 15219

 Please detach and return with payment

Make checks payable to CardWorks Servicing
 CardWorks Servicing
 P.O. Box 31032
 Tampa, FL 33631-3032

Name: ██████████
 Address: ██████████
 Wisconsin Rapids, WI 54495
 Account number: 5477-██████████

Or Call 1-877-██████████ to do a free phone payment

ARIZONA RESIDENTS:

This debt was created on <<OPEN DATE>> at Advanta Bank Corp. and was turned over to CardWorks Servicing, LLC for collection on August 1, 2010.

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

GEORGIA RESIDENTS:

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

IDAHO RESIDENTS:

Please be aware that Merrick Bank has a managerial or financial interest in CardWorks Servicing, LLC.

MINNESOTA RESIDENTS:

THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE

NORTH CAROLINA RESIDENTS:

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

NORTH CAROLINA DEPARTMENT OF INSURANCE PERMIT NUMBER: 4390

PENNSYLVANIA RESIDENTS:

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

FEDERAL NOTICE:

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

TENNESSEE RESIDENTS:

THIS COLLECTION AGENCY IS LICENSED BY THE COLLECTION SERVICE BOARD OF THE DEPARTMENT OF COMMERCE AND INSURANCE.

WASHINGTON RESIDENTS:

Interest or Service Charges added before it was received for collection - \$0.00

Interest or Services Charges added after it was received for collection - \$0.00

WISCONSIN RESIDENTS:

THIS COLLECTION AGENCY IS LICENSED BY THE DIVISION OF BANKING, P.O. BOX 7876, MADISON, WISCONSIN 53707.

Special Instructions:

ILLINOIS RESIDENTS:

Must send out written communication within 5 days of initial communication.