

December 29, 2009

[REDACTED]
Jarrod E [REDACTED]
[REDACTED]
[REDACTED]

Confirming our limited-time settlement offer
Your Account Number ending in [REDACTED]

Dear Mr. B [REDACTED]

We are pleased you have chosen to accept our limited-time offer to settle your account. This letter confirms the following offer:

Your current account balance is **\$9,119.36**.
If you pay **\$2,800.00** of the total balance due on your account by **01/25/10***, we will forgive the remaining **\$6,319.36**** of your balance due.

If you do this, you will completely satisfy your account obligation. Your account balance will be settled and we will end our collection efforts.

You can make safe and secure payments over the Web at www.AdvantaHelps.com. If you prefer to mail your payments, please send them to:

Advanta Bank Corp.
P.O. Box 8088
Philadelphia, PA 19101-8088

Remember, we must receive your full payment by **01/25/10**, or this offer to you will become null and void. Also, please note that IRS regulations require us to file a Form 1099 after year-end if more than \$600 in principal is forgiven.

We are pleased that we could work together to resolve this with you. We look forward to receiving your payment.

Sincerely,

[REDACTED]

[REDACTED]
Senior Vice President

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