

Barclays Bank Delaware
100 South West Street
Wilmington, DE 19801

Issue Date: 04/09/10

Offer void after 05/03/2010

AMOUNT YOU SAVE
\$24,918.00

Amount you save: Twenty-Four Thousand Nine Hundred Eighteen and 00/100 Dollars

Call 1-866- [REDACTED]

Pay to the order of:
Wesley S [REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

Barclays Bank Delaware

AUTHORIZATION

NOT A VALID CHECK

OFFER FOR FINAL SETTLEMENT OF ACCOUNT

Carnival Sea Miles MasterCard Acct# ending in [REDACTED]

Wesley S [REDACTED] we have made several attempts to contact you regarding the delinquency of the above stated account. Please contact our office by 05/03/2010 to accept this offer to repay your account for an amount significantly less than the full balance.

Your past due account* balance:	\$33,224.00
Less 75% reduction ** (amount saved):	- \$24,918.00
Settlement Offer to be considered PAID IN FULL:	\$8,306.00

Call to pay this amount over 90 days!

We understand this generous settlement offer still leaves you with a significant payment to be made. So call us now, and you may be able to take **as long as 90 days** to pay this reduced amount.

A COMPLETED SETTLEMENT ON THIS ACCOUNT:

- SAVES YOU MONEY — Stops late fees and additional interest charges.
- GIVES YOU PEACE OF MIND — Stops all collection activities on this account.
- HELPS REPAIR CREDIT — Past due reporting on this account will cease.

YOU MUST CALL US FIRST for your next payment to be applied toward the settlement amount. When you call with the information on the reverse side of this letter, we can set up your payment plan in as little as 5 minutes!

This document prepared by:
BARCLAYS BANK DELAWARE
100 South West Street
Wilmington, DE 19801
1-866- [REDACTED]

REPAYMENT SCHEDULES AS LONG AS 90 DAYS
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*Certain restrictions apply and you may not qualify for this offer if your account status has changed.

**The difference between your current account balance and the payoff amount is currently \$24,918.00. Because this amount is greater than \$600, it is considered taxable income and must be included on your income tax return. We will send you IRS form 1099c in January of the year following your final settlement payment. You will need to include this form when you submit your income tax return to the IRS.

[REDACTED]