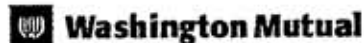


P.O. Box 99604  
Arlington, TX 76096-9604



November 21, 2008

RE: [REDACTED]  
Washington Mutual Bank  
Washington Mutual Visa  
Account Number ending in: 7664  
Balance: \$1,027.23 as of 11/21/2008

Dear [REDACTED]

We appreciate your client's willingness to settle their account. This letter confirms the settlement arrangement we agreed to on 11/21/2008.

- Your client agrees to pay at least \$410.89 by 11/28/2008 to settle the account.
- We agree to forgive the remaining balance on this account after the payment posts and clears. We will submit a request to the credit bureaus to update your client's credit profile.\*

If you have not already done so, there are several convenient ways to make the payment:

- Call us at **1-800-825-5885** to use our convenient Pay-By-Phone service.
- Visit our website at [www.providian.com](http://www.providian.com) OR [www.wamucards.com](http://www.wamucards.com) to make an online payment.\*\*
- Mail the check or money order, payable to Washington Mutual, to:

Payment Processing Center  
1100 East Arbrook Blvd.  
Arlington, TX 76014-3341

We must receive the payment by 11/28/2008. If you are mailing the payment, please allow 7 to 10 days for the payment to reach us. If you have already arranged for payment using our pay-by-phone service, we will process the payment on the dates agreed to when your arrangement was booked. The payment will post to your clients' account by the due date above.

Please keep in mind, if we don't receive at least \$410.89 by 11/28/2008 or if the payment does not clear, collection efforts will resume on the full balance due.

If you have any questions, please call us at **1-800-825-5885**. We are available between 5:00 a.m. and 2:00 p.m. Monday through Friday Pacific Time. Completing this arrangement is an important step on the road to financial health.

Sincerely,

Washington Mutual

When we discharge \$600 or more in principal on any account, we are required to file a Form 1099-C with the Internal Revenue Service and we will provide your client with a copy of the form.

\* Please allow up to 60 days for the credit bureaus to update their records and for the monthly billing statement to reflect a zero balance.

\*\*A fee of up to \$14.95 may apply if you choose expedited same-day on-line payments through our website.