

PORTFOLIO RECOVERY ASSOCIATES, LLC

P.O. Box 12914 Norfolk, VA 23541
PHONE: 800-772-1413

12/14/2009

*Balance \$14,756.39
Settlement \$7,414.98*

WELLS FARGO BANK, N.A./WELLS FARGO BANK, N.A./WELLS FARGO BANK, N.A.

Balance: \$14756.39

Your account was purchased on 10/30/2009 from WELLS FARGO BANK, N.A.. This letter confirms your arrangement to make the following payment(s) to settle this account for \$7414.98

- Payment in the amount of \$700.00 is due by 12/31/2009.
- Payment in the amount of \$279.80 is due by 1/31/2010.
- Payment in the amount of \$279.80 is due by 2/28/2010.
- Payment in the amount of \$279.80 is due by 3/31/2010.
- Payment in the amount of \$279.80 is due by 4/30/2010.
- Payment in the amount of \$279.80 is due by 5/31/2010.
- Payment in the amount of \$279.80 is due by 6/30/2010.
- Payment in the amount of \$279.80 is due by 7/31/2010.
- Payment in the amount of \$279.80 is due by 8/31/2010.
- Payment in the amount of \$279.80 is due by 9/30/2010.
- Payment in the amount of \$279.80 is due by 10/31/2010.
- Payment in the amount of \$279.80 is due by 11/30/2010.

Should you miss any of the payments described herein, this payment plan may become null and void. If you complete this payment plan and our company is reporting our company's trade line for this account to the three major credit reporting agencies, our company will report this account as settled.

If you have questions, please call our office "toll free" at 800-772-1413. Our hours of operation are 7:30 AM – 11 PM Monday through Friday, 8 AM – 5 PM Saturday, and 2 PM – 9 PM Sunday.

Sincerely,
Jennifer R Ward
Portfolio Recovery Associates Representative
Kimberly J Antinucci
Portfolio Representative

MAKE ALL CHECKS PAYABLE TO: Portfolio Recovery Associates, LLC
SEND ALL PAYMENTS TO: Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
CORPORATE ADDRESS: Portfolio Recovery Associates, LLC 120 Corporate Boulevard, Norfolk, VA 23502
DISPUTES CORRESPONDENCE ADDRESS: PRA Disputes Dept., 140 Corporate Boulevard, Norfolk, VA 23502
DISPUTES DEPT. E-MAIL ADDRESS: PRA_Disputes@portfoliorecovery.com
CREDIT CARDS PAYMENTS — TRANSACTION FEES (processed through paymybill.com)
 MasterCard, Visa & Discover: \$5 per \$150 and American Express: \$7 per \$150
QUALITY SERVICE SPECIALISTS AVAILABLE Mon. – Fri, 8 AM to 5 PM (EST)
 Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our