



Elan Service Center  
PO Box 790084  
St. Louis MO 63179-0084

October 14, 2009

Re: Account Number  
Current Balance \$15,941.76

Dear Tammy,

Please let this letter serve to confirm that Elan Financial has agreed to accept the sum of \$6,000.00 as settlement in full on the above referenced account.

Upon receipt of \$6,000.00 on or before October 30, 2009, Elan Financial will release you from any and all liability on this account. In addition, we will notify the credit reporting agencies that this matter has been resolved and that your account is settled in full.

This offer will be considered null and void should there be any deviation from the payment amount or due date

Should you have any questions, please contact me at the number provided below.

Sincerely,

Recovery Department  
Retail Payment Solutions