

WORLD FINANCIAL NETWORK NATIONAL BANK

10/13/2009

Account Number

Dear Linley:

A recent review of your J Crew account indicates a balance of \$1,442.13 which is being reported to one or more credit bureaus as an unpaid charge-off. In an effort to expedite the resolution of your past due account and avoid additional collection efforts, we are writing to offer you the opportunity to settle your past due account for \$832.34 which is 60 % of your outstanding balance.

The settlement amount must be made in one payment and received by WFNNB on or before 11/18/2009. Once your payment is received, and your funds clear, we will notify the appropriate credit reporting agencies that you have settled this account. In order to take advantage of the settlement savings being offered, please call me today at to authorize a payment by phone or to discuss your financial situation.

\$416.17 10/18/2009 \$416.17 11/18/2009

Sincerely,

Settlement Specialist