

The Law Office of Sidney Mickell

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April 14, 2008

PATRICK
[REDACTED]
PORT ORCHARD, WA 98366

Transmitted via facsimile: (512) 682-7913

RE: Our Client/Creditor: ARROW FINANCIAL SERVICES, LLC-MP
Original Creditor: PROVIDIAN BANK
Current Balance: \$2,367.52
Original Account: [REDACTED]
Account Number: [REDACTED]

Dear Patrick McAllister:

This letter will confirm that our client has agreed to settle this account in full provided the amount of \$1,187.00 is received by April 30, 2008.

Provided the payment clears the financial institution from which it is drawn, this account will be settled in full.

If you have any questions concerning this matter, please call our toll-free number (866) 204-3786.

Sincerely,

Aaron M. Gestl
Aaron M. Gestl
General Manager

BE ADVISED, THIS IS AN ATTEMPT TO COLLECT A DEBT BY A LEGAL DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. AS REQUIRED BY LAW, YOU ARE HEREBY NOTIFIED THAT A NEGATIVE CREDIT REPORT REFLECTING YOUR CREDIT RECORD MAY BE SUBMITTED TO A CREDIT REPORTING AGENCY IF YOU FAIL TO FULFILL THE TERMS OF YOUR CREDIT OBLIGATION.

AMG:jlc