

PNC Bank
One NCC Parkway
Mail Code Z1-YB43-02-1
Kalamazoo, MI 49009

[REDACTED]
Holland, MI [REDACTED]

Date: April 15, 2010
Account Number: [REDACTED] ("Account")
Account Balance: \$2,597.04

Dear [REDACTED]:

Thank you for recently agreeing to settle your Account. As agreed, PNC Bank will accept \$908.96 as a settlement for the Account on or before April 30, 2010.

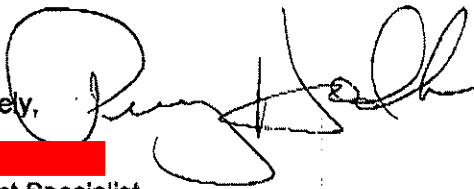
If you agreed to the settlement on the www.pnc.com/cardservices, no further action is required assuming successful posting of the payment as entered on the website. If you agreed to the settlement on the telephone with a PNC Bank representative, please send the settlement payment in certified funds on or before April 30, 2010 to the following address:

PNC Bank
One NCC Parkway
Mail Code Z1-YB43-02-1
Kalamazoo, MI 49009

Upon receipt of the settlement amount as specified in this letter, your Account will be considered settled-in-full.*

If you have any questions or concerns, please contact our office at 800-788-9350 ext. 50304.

Sincerely,



[REDACTED]
Account Specialist
PNC Bank
1-800-788-9350 Ext. [REDACTED]

* As with any debt forgiveness, certain tax and credit consequences may apply. A reporting of "settled-in-full" to credit reporting agencies may negatively affect your credit score.

Notice: See Reverse Side for Important Information