

Wells Fargo Financial National Bank
Post Office Box 7510
Urbandale, IA 50323
1-515-727-9894

12/03/2009

RONALD

Original account#
Reference#

Dear RONALD

WE ARE WILLING TO ACCEPT A SETTLEMENT in the amount of \$1,101.62 from you. If you pay \$826.00 by 12/15/2009 and \$137.81 by 12/28/09 and \$137.81 by 1/29/09, we will consider your account closed. THIS SETTLEMENT WILL SAVE YOU A SUBSTANTIAL AMOUNT considering the actual balance on your account is \$3,934.36.

WE PREFER TO AVOID ADDITIONAL COLLECTION EFFORTS TO REMEDY THIS PROBLEM, thus we will expect to hear from you before the date shown above.

If you have any questions or to pay by phone, please call 1-515-727-9894.

Sincerely,

Daniel Stenstrom
Collection Specialist

OVERNIGHT ADDRESS:
Wells Fargo Financial Retailer
Attention: Ann Madson
800 Walnut St. MAC#F4031-063
Des Moines, IA 50309

*The laws of some states require us to inform you of your debt and any information obtained will be used for collection purposes.