



RE: AGREEMENT  
 CLIENT: WORLD'S FOREMOST BANK, NA  
 ACCT# : ██████████  
 FILE# : ██████████  
 BALANCE: \$6,327.14

DATE: 08-02-2010

DEAR ██████████

WE EXPECT YOU TO KEEP THE FOLLOWING SETTLEMENT ARRANGEMENT.  
 FAILURE TO KEEP THIS PAYMENT AGREEMENT WILL VOID THIS SETTLEMENT OFFER.

==== SETTLEMENT TERMS ====

08-06-10	-----	\$760.00
08-31-10	-----	\$380.00
09-30-10	-----	\$380.00
10-29-10	-----	\$360.00

YOUR ACCOUNT WILL BE MARKED AS SETTLED AND OUR CLIENT WILL UPDATE YOUR CREDIT REPORT TO REFLECT THE STATUS OF YOUR ACCOUNT.

SINCERELY,

██████████  
 ██████████

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THE PURPOSE OF THIS LETTER IS TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

HOURS: MON-THUR (9AM-9PM) FRI (9AM-6PM) SAT (9AM-1PM) EASTERN TIME  
 NCB MANAGEMENT SERVICES, INC. - PO BOX 1099 - LANGHORNE, PA 19047

PLEASE MAIL PAYMENT AND THE BOTTOM PORTION IN THE ENCLOSED SELF-ADDRESSED ENVELOPE TO ENSURE PROPER CREDIT.

For Payment and Correspondence:  
 NCB Management Services Inc.  
 PO Box 1099  
 Langhorne, PA 19047

██████████  
 FILE# : ██████████ NCB MANAGEMENT SERVICES, INC.  
 CLIENT: WORLD'S FOREMOST BANK, NA  
 ACCT# : ██████████  
 BALANCE: \$6,327.14

ADDRESS SERVICE REQUESTED

██████████  
 ██████████  
 ██████████  
 ██████████

AMOUNT OF PAYMENT ENCLOSED \$ \_\_\_\_\_

NCB MANAGEMENT SERVICES, INC  
 PO BOX 1099  
 LANGHORNE, PA 19047.