



Northland Group Inc.

Payment Address: P.O. Box 380846
Minneapolis, MN 55439

NGI@northlandgroup.com
Hours of Operation: M-Th 7-9, F 7-7, Sat 8-2

April 27, 2010

JUDY

RE: Northland Account No:
Client Name: Department Stores National Bank
Original Account No: *****
Current Balance: \$8023.96
Settlement: \$4011.98

Dear JUDY

This letter confirms our settlement agreement on the above referenced account. The completion of the scheduled payments below will constitute payment of the settlement.

\$2511.98 is due in our office by 04/30/10
\$500.00 is due in our office by 05/30/10
\$500.00 is due in our office by 06/30/10
\$500.00 is due in our office by 07/30/10

Each payment must be received by the due date listed above. If you skip a payment, or are late on a payment, we reserve the right to treat your breach of this agreement as a cancellation of the settlement arrangement. We are not obligated to renew this offer. Upon full completion of the payment schedule, we will issue you a settlement letter stating the account is satisfied, and has been closed in our office.

Please contact your representative below with any questions.

Sincerely

Collection Associate

This is an attempt to collect a debt and any information obtained will be used for that purpose.
This communication is sent to you by Northland Group, Inc., a debt collector and a member of ACA International.
NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.