

**WELLS  
FARGO**

Wells Fargo Card Services  
P.O. Box 9210  
Des Moines Iowa 50306

Wednesday, October 14, 2009

C/O SQUARE ONE DBT STLMNT  
1551 SAWGRASS CORP #440  
SUNRISE, FL 33323-2892

Offer of settlement for account number ending in

Account Balance: \$4,588.47

Dear JINNA

You are invited to settle your account balance for \$2,294.24.

You have 10 days from the date of this letter to pay the above settlement amount. Please send your payment to the address listed above or call us at the number below to make payment arrangements. If you choose to reject this offer and ignore responsibility for this debt, we will consider any and all lawful means available to us for securing payment of the balance in full.

We are here to assist you if you have any questions. Any one of our representatives can help you at  
through Friday, 8 a.m. to 9 p.m., Central Time.

Monday

Sincerely,

Recovery Specialist  
Recovery Department  
Wells Fargo Card Services

The content of this communication is solely intended for the individual(s) to whom it is addressed. Commercial and/or mass distribution or reproduction of the content, in whole or in part, of this letter including the proprietary company logo is strictly prohibited.

Please be advised that the Internal Revenue Service requires financial institutions to annually report debts of \$600 or greater that are discharged by the financial institution. A discharge of indebtedness includes a settlement of an account that results in a forgiveness of \$600 or more of the principal balance. Please also be aware that, even absent settlement, a discharge of indebtedness may occur when a debtor fails to pay amounts owed after a certain period of time and the financial institution has discontinued significant collection activity. Please contact your tax advisor.

The laws of some states require us to inform you that this communication is an attempt to collect a debt and any information obtained will be used for that purpose.

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