

**Federated Financial Corporation of America
Collection Department**

P.O. Box 2034
Farmington Hills, Michigan 48333-2034

[REDACTED]

December 28, 2006

EO 12812

[REDACTED]
[REDACTED]
[REDACTED]
Carson City NV 89706

Re: ADVANTA MC:
Original Acct #: [REDACTED]
Our Credit Acct#: [REDACTED] 7
Balance Due: \$18,534.36

Dear [REDACTED]

This letter is an offer of settlement for your ADVANTA. Federated Financial Corporation of America is the owner of the above account and has agreed to settle the account for the amount of \$5,700.00 paid no later than January 8, 2007. If payment is not received by the above due date this offer becomes null and void. Once the funds have cleared the bank we will agree to update your credit report and provide you with a settled in full letter.

Please call me if you have any questions.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely,

[REDACTED]
[REDACTED]

Federated Financial Corporation of America