

# JUNIPER

Member of the  BARCLAYS Group

November 3, 2008

**[REDACTED]**

**[REDACTED]**  
Killeen, TX 76549

BALANCE	\$2,916.19
AMT PAST DUE	251.25

Your Account Ending In 2678

Dear **[REDACTED]**:

## OFFER OF SETTLEMENT

This will confirm our **November 3, 2008** discussion in which you agreed to a one-time settlement offer on your past-due Juniper Mastercard account.

This is a great opportunity for you to pay your account and eliminate your monthly payments and interest charges. Once we receive your payment of **\$1021.00**, which is a **65%** reduction of your current balance, we will note your account as "settled in full." We will also forward this information to the consumer credit-reporting agencies.

In order to process this offer, we have closed your account effective immediately. Please destroy all credit cards and checks associated with this account and cancel all recurring monthly charges.

Please note that your payment of **\$1021.00** must be received by **December 3, 2008** in order for us to process your settlement. If you are unable to make your required payment by this date, please contact us toll-free at **[REDACTED]**. Our Account Managers are available Monday from 8 am to 5 pm, Tuesday, Wednesday and Thursday 8 am to 10 pm, Friday and Saturday from 8 am to noon, and Sunday from 6 pm to 10 pm, Eastern Time.

Sincerely,  
Customer Support

P.O. BOX 8833 WILMINGTON, DE 19899-8833