



[REDACTED]
[REDACTED]
HARTSVILLE SC 29550-410606

September 15, 2006

Account No.: [REDACTED]

[REDACTED]

This letter is an agreement for settlement on the above-referenced account.

You must contact our office at the number below to accept this offer. The first payment of \$1,008.00 must be received in our office by October 27, 2006. Additionally, 3 payments of \$1,008.00 each are due by the 25th day of each month until January 2007. If you successfully complete this repayment schedule, we agree to consider the above account settled and paid, provided no additional charges post to this account after the date of this letter.

If you accept this settlement offer, your account will be reported to the national consumer reporting agencies as settled. All future account activity that results in a credit balance on the account will become the property of MBNA. Payments can be set up with our check by phone service, through Western Union, or mailed to: PDP, 1000 Samoset Dr., Wilmington, DE 19884. Please destroy any unused cash advance checks in your possession.

If you fail to successfully complete the repayment schedule outlined above, we reserve the right to require the balance of \$16,112.30 (less any installments paid) to be paid in full immediately, including any finance charges incurred from the date of this letter.

If you have any questions, please call [REDACTED], Monday through Thursday from 8 a.m. to 9 p.m., Friday, 8 to 5, or Saturday, 8 to noon (Eastern time). Our knowledgeable Account Managers are ready to assist you.

Sincerely,

[REDACTED]

Consumer Finance Division

MBNA, a Bank of America company.