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JUNIPER BANK

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Card Services or Barclays Bank  
P.O. Box 8833  
Wilmington, DE 19899-8833

April 22, 2011

Account Ending in [REDACTED]

[REDACTED]  
C/O Consumer Legal Center  
4500 Campus Dr Ste 127  
Newport Beach, CA 92660

30%

Dear [REDACTED]:

SETTLEMENT AGREEMENT

This confirms our April 19, 2011 discussion in which you agreed to a settlement offer on your US Airways Mastercard account referenced above. We are pleased to be able to provide this opportunity for you to settle your account.

As of the date of this letter, your account balance is \$3,947.73. Upon receipt of \$1,185.00 in accordance with the terms set forth below, which is a 70% reduction of your current balance, we will consider your account settled paid less then the full balance and will send an update to the credit reporting agencies

Future statements will not reflect the settlement payment dates and amounts. It is important that you review the terms of the settlement agreement as outlined below.

- Pay at least the Minimum Payment Due of each statement by the Payment Due Date until the applicable settlement amount has been paid.
- Pay at least \$297.00 by 04/27/2011.
- Pay at least an additional \$593.00 by 05/27/2011.
- Pay the remainder of the \$1,185.00 settlement total by 07/15/2011.
- If the account is currently open, it will be closed immediately
- There may be tax consequences as disclosed below.

In order to process this offer, we will close your account effective immediately if it is open. Please destroy all credit cards and checks associated with this account and cancel all recurring monthly charges.

If the difference between your previous account balance and payoff amount is greater than or equal to \$600.00, it is considered taxable income and must be in your tax return. If you fall into the taxable income category, we will send your IRS Form 1099C in January of the year following your final settlement payment. You will need to include this form when you submit your income tax return to the IRS.

If you have any questions or concerns, please call us toll-free at ~~1-800-726-1852~~. Our Account Managers are available Sunday thru Thursday from 8 a.m. to 10 p.m., and Friday and Saturday from 8 a.m. to 5 p.m., Eastern Time.

Sincerely,

Collections Operations  
Card Services or Barclays Bank