

[REDACTED]

A National Law Firm

[REDACTED]

**Settlement Approval Letter**

Client Name: [REDACTED]  
Account Number: [REDACTED]  
Phone: (9 [REDACTED]  
Email: K [REDACTED]

Please review the following information concerning settlement on one of your accounts listed in your Debt Resolution Program. This settlement offer is time sensitive and requires your immediate attention. Please review the below information, sign and fax back to [REDACTED] at the fax number below in order to comply [REDACTED] Attorney Retainer Agreement.

[REDACTED] the following offer as a complete accord and satisfaction to the below referenced debt.

Creditor: Advanta Bank Corp  
Account Number: [REDACTED]  
Balance on Account: \$ 2,335.36  
Settlement Amount: \$ 934.00

39%

# Of Monthly Payments: 2  
The Breakdown on Each Monthly Payment Is As Follows: \$467.00 due on April 26, 2010, \$467.00 due on May 26, 2010  
Please Make Your First Payment On or By This Date: April 26, 2010  
Payments should be done by: CHECK BY PHONE  
Payment Confirmation Number: \_\_\_\_\_

In Order To Make Your Payment, Please Call:  
Creditor/Collector: Phillips Cohen and Associates  
Telephone: [REDACTED]  
Contact: [REDACTED] acc

As the aforementioned [REDACTED] client, I hereby authorize and  
ACCEPT  REJECT  this offer.

By signing below and accepting this settlement, Client agrees to all terms surrounding the settlement and agrees [REDACTED] this settlement.

Client's Signature

Dated

[REDACTED]