

Electronically delivered

To: Vicki [REDACTED]
 c/o Authorized Debt Settlement Company

RE: WAMU/PROVIDIAN BANK
 Debtor: Vicki [REDACTED]
 Current Creditor: JH Portfolio Debt Equities, LLC
 Original Creditor: WAMU/PROVIDIAN BANK
 Current balance: \$19,336.58
 Account number: [REDACTED]

Under the authority of JH Portfolio Debt Equities, LLC, we are authorized to settle your WAMU/PROVIDIAN BANK account for \$5,850.00, which is 30% of the balance owed. We agree to accept this settlement on the following terms:

Settlement amount: 12 payment(s) of \$487.50 totaling \$5,850.00 Due date: [REDACTED] and each subsequent payment is due every 30 days

Upon receipt of the agreed amount, said account will be deemed satisfied, thereby relieving you of any further obligation to us. In order to accept this agreement our office must receive the initial payment by November 4, 2009. Please send this by overnight mail, using the following address:

JH Portfolio Debt Equities, LLC
 [REDACTED]

Sincerely,

Account Representative
 Phone

[REDACTED]

CA	The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 AM or after 9:00 PM. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in the area.
CO	FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.
MN	This Collection Agency is licensed by the Minnesota Department of Commerce.
NE	We operate as JH Portfolio Debt Equities, LLC
NY	New York City Department of Consumer Affairs License #1322253
UT	As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.
WI	This collection agency is licensed by the Division of Banking, PO Box 7876, Madison, Wisconsin 53707.