



February 26, 2010



RE: Settlement Agreement

Creditor: Wells Fargo Bank Card Services  
 Account#: [Redacted]  
 Balance: \$1984.99  
 Settlement: \$800.00  
 Date(s) Due: February 26, 2010

Dear Mary & Dino Nuccio:

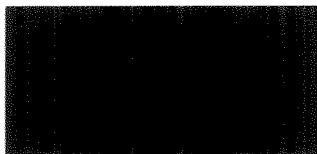
Our client, Wells Fargo Bank Card Services, has agreed to settle the account listed above for the amount of \$800.00. If payments are not received by the end of business day on the due dates listed above, or your payments are returned for any reason, the settlement offer is null and void. Once your payments have cleared the bank our client will consider your account settled and amend your credit report to reflect the resolution of this matter.

Sincerely,



Focus Receivables Management, LLC

*This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector.*



Please see reverse side for important information

SMS/ST/10/26/2010