



50% Offer  
January 20, 2010

Account: [REDACTED]

Dear [REDACTED]

As discussed with you on 1/20/2010, Bill Me Later has agreed to settle the above-referenced account. Your current balance is \$2937.77 on which we will accept \$1468.89. The terms of the settlement installments are listed below:

<u>Installment Due Date:</u>	<u>Installment amount:</u>
1/29/2010	\$489.63
2/26/2010	\$489.63
3/29/2010	\$489.63

All payments must be received no later than the above stated due dates. Upon receipt of the final settlement installment, your account will be considered settled, and you will not be obligated to pay the remaining balance provided no additional charges appear on the account after the date of this letter and funds are cleared with all payments. Also, any future account activity that results in a credit balance will become the property of Bill Me Later. Any violation of this agreement will result in the full balance being due immediately.

Thank you for the opportunity to make arrangements on your account.

Sincerely,

[REDACTED]  
Customer Support Supervisor  
Bill Me Later  
[REDACTED]

SETTLED! Settlement