

Omaha, NE 68164

July 8, 2010

Studio City, CA 91604

Wells Fargo Home Equity:
Balance Due:

Dear Avi,

In reference to the above-mentioned account, Financial L.L.C., working on behalf of Wells Fargo Home Equity, has agreed to accept a settlement in full for the amount of \$35,000.00 which is due in our office no later than 12:00pm CST July 30, 2010. Upon clearance of funds, our client is notified of the settlement. They are responsible for both issuing any lien release required, as well as to update your credit profile with those agencies previously notified. Please allow 4-6 weeks for these updates to occur.

Should your payment be returned unpaid for any reason, or should any payment scheduled be missed, the settlement offer will become null and void. We are not required to renew this offer. Should you have any questions regarding this settlement please contact our office at 1-888-339-6750. Per your request this is being sent via facsimile.

Sincerely,

Todd F. Smith

Todd F.
A debt collector

Financial Trust Account
Bank Omaha, NE

By this communication this is an attempt to collect a debt and any information obtained will be used for that purpose.