



September 26, 2011

Wells Fargo Bank

Charlotte, NC 28270

RE: Business loan; Wells Fargo Loan# and SBA Loan#

Dear Mr. & Mrs. ,

Wells Fargo Bank is prepared to accept a settlement offer. This will confirm your agreement to pay **\$10,000.00** by **02/04/11** as settlement in full on the above referenced account.

Borrower represents and warrants that it understands that this Agreement constitutes a forgiveness of debt by Wells and as such, Wells shall file all applicable documents required by bank regulatory agencies and taxing authorities in connection with the forgiveness of debt by national banks.

Upon receipt of this amount, we will consider your account paid in full. We will then report to the credit bureaus that this account is now a "Paid Settled" Charged-off account.

If we do not receive this amount by the agreed upon date, your balance will revert to the full amount owing.

Please forward your cashier check by Federal Express to:

Wells Fargo Bank
Attention:
1620 E. Roseville Parkway, Suite #100
Roseville, CA 95661

Any questions may be directed to me at 916-787-9422. Your prompt attention in this matter is appreciated.

Sincerely,

Wells Fargo Bank, N.A

By:

Title: Loan Adjustor, Special Assets Manager

“Guarantors”

Effective December 11, 2009, all assets (including loans) of Wachovia SBA Lending, Inc. were distributed to the sole shareholder thereof, Wells Fargo Bank, National Association. On and after said date, Wells Fargo Bank, National Association is the owner of said loans.