

**Global  Vantage**

Global Vantage Inc.  
P O Box 10908  
San Rafael, CA 94912-0908  
Phone: 866-205-1216  
Fax: 800-361-5235

05/03/2006

**ATTN:** [REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]

Original Creditor: American Express  
Client A/c #: [REDACTED]  
Current Balance: \$30389.79

Dear Steven,

This communication is in response to your recent inquiry concerning the above referenced matter. After reviewing this account we have determined that Global Vantage Inc. will accept \$11200.00 as a settlement of the obligation set forth above. The acceptance by Global Vantage Inc. of \$11200.00 as a settlement of your account is contingent upon your compliance with the following conditions:

- 1) This total of \$11200.00 must be received in our office at the address set forth above no later than close of business on 05/09/2006.
- 2) Your payment should be made with certified funds.
- 3) Do not include a restricted endorsement on the payment.

To ensure proper credit, please be sure to note the account number on your payment. Please note, if your payment is not received by us on or before the payment date, contains an unacceptable restrictive endorsement, or is returned by the bank for any reason, your account will not be considered settled. In such case legally authorized interest and fees will continue to accrue on your account.

Thank you,  
Duke Christopher  
1-800-727-3593 Extn: 5303  
Global Vantage Inc.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.  
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE  
USED FOR THAT PURPOSE.

*ASCDR*