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May 11, 2006

████████████████████
 BRISTOL, WI 53104-9667

RE: ████████████████████
 Account Balance With:
 MBNA
 Our File No: ████████████████████
 Amount Due: \$11,335.66

Dear ████████████████████

Our client will agree to accept \$6,801.00 as settlement in full of the above referenced account. This offer is valid through 05/19/2006. The original account number is ████████████████████

This offer is void after that date. It may be possible to extend the deadline under certain circumstances.

This communication is from a debt collector; the debt collector is attempting to collect a debt and any information obtained will be used for that purpose.

Sincerely,

Mann Bracken LLC


M. Douglas Mann
 Partner

MDM/lcs

MANN BRACKEN, LLC
 ATTORNEYS AT LAW
 ONE PACES WEST, SUITE 1400
 2727 PACES FERRY ROAD
 ATLANTA, GA 30339

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 866-533-7475