

Mark W. Mumma
NOT PROVIDED ON WEB SITE
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Saturday, January 08, 2005

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PHILLIPS & COHEN ASSOCIATES, LTD
695 RANCOCAS RD
WESTAMPTON NJ 08060-5626

CERTIFIED MAIL: 7002 2410 0005 5825 2702

Re: Providian MasterCard account #5542 8518 0075 5985

To Whom It May Concern:

After repeatedly asking Providian for verification of this alleged debt in the form of a signed and dated account agreement as well as copies of any sales drafts bearing my signature, Providian failed to provide anything that proves this debt was ever owed to them at all. To date, none of these items have ever been provided to me.

As an act of good faith, I offered Providian a settlement amount for charges that I was aware of making. Providian was under no obligation to accept my settlement offer. They accepted the offer anyway by cashing my check. After bringing the accepted settlement to their attention I advised them that they could reverse the settlement, if they chose to, by simply refunding my \$290.00 payment. Providian chose not to reverse the settlement, therefore this debt is satisfied in full.

If you would like to print a copy of my cancelled check number 1767 in the amount of \$290.00 which settled this debt, I would invite you to visit the web site where all of my settlement negotiations, recorded telephone conversation, documents and other evidentiary information exist at one of the following web site addresses:

<http://www.Providiots.com/> -or- <http://www.ProvidianFinancialSucks.com>

BE ADVISED: This debt has already been satisfied. Proof is on the web site mentioned above. You are hereby advised to cancel and return this account to Providiots as it has been satisfied in full as well as remove any derogatory information from my credit file.

Sincerely,



Mark W. Mumma

CC: Providian Financial Executive Offices
PO Box 9111
Pleasanton, CA 94566-9111