

Mark W. Mumma
not provided on web site
not provided on web site

Wednesday, April 29, 2003

|||||||
Providian MasterCard
PO Box 9539
Manchester, NH 03108-9539

Re: Providian MasterCard account #5542 8518 0075 5985

To Whom It May Concern:

I have repeatedly asked 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. To date, none of these items have been provided to me. Without copies of these documents you cannot prove that I owe you anything at all.

As an act of good faith, I am willing to offer this settlement amount for charges that I am aware of making. Without verification of the remaining charges, however, I am not willing nor obligated to pay them. I am guessing that the majority of the charges are finance related as well as all of those hidden and undisclosed charges you have become famous for making. Basically, I am tired of being treated this way by a lender so I wish to take my business elsewhere.

Please find my enclosed business check number 1767 in the amount of \$290.00. I wish to close my account and settle this debt for the amount enclosed.

You will notice that the back of the check contains a settlement contract which becomes binding once the check is endorsed. Because of this, this check is offered ONLY as settlement in full, and MUST BE RETURNED TO ME if Providian MasterCard DOES NOT wish to agree to this settlement contract.

Thank you very much for your time and attention to this matter.

Sincerely,



Mark W. Mumma
*ENCLOSURE

CC: Providian
P.O. Box 660490
Dallas, TX 75266-9575

REALCART.COM
 LOCALOK@REALCART.COM
 2534 N.W. 18TH PH. 949-2999
 OKLAHOMA CITY, OK 73107

SETTLEMENT IN FULL

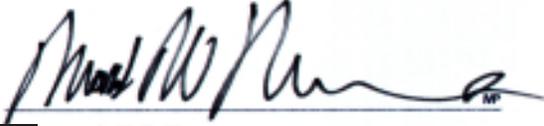
1767
 39-7279/3030

April 29, 2003 *Date*

Pay to the Order of Providian MasterCard \$ 290.00

TWO HUNDRED NINETY and no 00/100 xxxxxxxxxxxxxxxxxxxxxxxxxxxx *Dollars*

Settlement in Full of Providian
 For MasterCard #5542851800755985.



1767

© HARLAND 2002

Endorsement of this item by the within named payee, or an agent thereof, constitutes acceptance of same as full and complete settlement of Providian Mastercard Acct #5542851800755985.

DO NOT SIGN / WRITE / STAMP BELOW THIS LINE
 FOR FINANCIAL INSTITUTION USAGE ONLY

FEDERAL RESERVE BOARD OF GOVERNORS REG. CC

The following security features (and others not listed) exceed industry standards:
 Security Features
 Security Screen
 Microprint Signature Line
 Checkmark Security
 Padlock Icon
 Document appearance if altered:
 * Absence or modification of "Original Document" screen on back of check
 * Absence of tiny words or dotted line
 * Absence of signature line
 * Absence of a padlock icon
 * Absence of checkmark
 * Absence of padlock icon
 * Absence of checkmark



Settlement Contract

It's not rocket science, in fact, It is short, sweet and succinct.