KLP Financial Services, Inc.

3645 Anapolis St.

Clarkson, GA 30021

Re: PS Bank

Creditor: PS Bank

[Account Name]

Total Current Balance: $21, 985.23

Account Number: [xxxx-xxx-xxx]

Dear [Name of Debtor]:

As we discussed last week, KLP Financial Services, Inc, accepts your suggestion and offer to pay $20, 359.24 as a settlement for the mentioned account.

However, allow us to make it clear that this offer will expire in November 5, 2010. Therefore, if KLP Financial Services, Inc will receive the amount on of before the said date, then we shall consider the indebted amount fully settled, and we shall also cease our collection efforts.

Regards,

Katelyn Pratts

Collection Representative

KLP Financial Services, Inc.