

November 25, 2008



Questions?
We're here for you.

SECURE MESSAGE CENTER
Advanta.com/secure

**Confirming our limited-time settlement offer
Your Account Number ending in 7743**

Dear I

We are pleased you have chosen to accept our limited-time offer to settle your account. This letter confirms the following offer:

Your current account balance is **\$4,667.65**.
If you pay **\$1,750.00** of the total balance due on your account by **12/22/08***, we will forgive the remaining **\$2,917.65**** of your balance due.

If you do this, you will completely satisfy your account obligation. Your account balance will be settled and we will end our collection efforts.

You can make safe and secure payments over the Web at www.AdvantaHelps.com. If you prefer to mail your payments, please send them to:

Advanta Bank Corp.
P.O. Box 8088
Philadelphia, PA 19101-8088

Remember, we must receive your full payment by **12/22/08**, or this offer to you will become null and void.

We are pleased that we could work together to resolve this with you. We look forward to receiving your payment.

Sincerely,

Tony Morelli
Senior Vice President

*If any payment you make to us prior to this date is dishonored for any reason and is not replaced in certified funds on or before this date, the offer will be canceled.