

Tiburon Financial L.L.C.  
11510 Blondo Street Suite 200  
Omaha, NE 68164

November 23, 2009

[REDACTED]  
[REDACTED]  
[REDACTED]

Tiburon Account:  
Wells Fargo Home Equity:  
Balance Due:

# [REDACTED]  
# [REDACTED]  
\$ 119,136.18

Dear [REDACTED]

In reference to the above-mentioned account, Tiburon Financial L.L.C., working on behalf of Wells Fargo Home Equity, has agreed to accept a settlement in the amount of \$11,400.00, which is due in our office by 12:00pm CST November 30, 2009. Upon clearance of funds, our client is notified of the settlement fact. They are responsible for both issuing any lien release required, as well as to update your credit profile with those agencies previously notified. Please allow 4-6 weeks for these updates to occur.

Please contact my office with any further questions at 1-888-339-6750. Per your request, this is being sent via facsimile.

Please be advised that the Internal Revenue Service requires financial institutions to annually report to the IRS all debts in excess of \$600.00 that are discharged by mutual agreement between the financial institution and its customers. Please contact your tax advisor on how this may affect you.

Sincerely,

Todd Pfeiffer

[REDACTED]  
debt collector

By this communication this is an attempt to collect a debt and any information obtained will be used for that purpose.