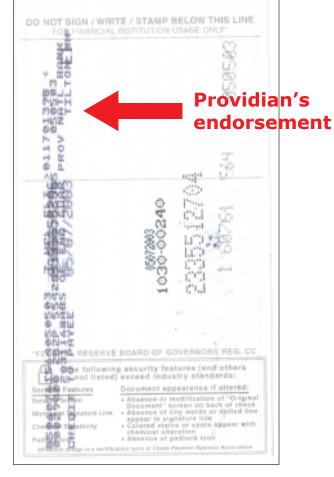


Settlement Contract

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.



Unenforceable and insignificant memo for my records