

Jefferson Capital Systems, LLC
16 McLeland Road
St. Cloud, MN 56303

Fresh Start Solution™ Program
www.freshstartsolutionprogram.com
1-800-928-6614

M-TH 8 AM to 8 PM CST F-SA 7 AM to 3 PM CST

Everyone deserves the opportunity to have a fresh start. For yours, read on.

Exhibit B

This offer is in relation to the debt outlined below:

647328224971
Christine B. Baker
3880 Stockton Hill Rd., Ste. 103156
Kingman, AZ 86409-0595

Description: MasterCard
Original Creditor: HSBC Bank Nevada N.A.
Current Creditor: Midland Credit Management Inc.
Account Number: 5491098614356763
Amount Due: \$2853.96



August 31, 2010

Dear Christine B. Baker:

The Fresh Start Solution™ Program could help you clear your outstanding balance. — 2nd Chance

Since we have not yet received a response to our initial letter, regarding the Fresh Start Solution Program ("Program") as an option for repayment of your Midland Credit Management Inc. account, we are providing you with a second chance to participate in this Program.

Sounds too good to be true? Here's how it works in 3 simple steps!

There's no catch and no gimmicks. This really is the kind of offer you have been waiting for. We simply ask you to commit to the Program and follow these simple steps:

1

Choose to participate and receive the opportunity to qualify for a special Debt Reduction Credit and an Emblem® MasterCard® issued by Monterey County Bank ("MCB").

Take: Program Balance: \$2853.96

Less: Total Payment to Qualify (in minimum monthly payments of \$43.00 for 12 months): - \$514.00

2

Pay us at least \$514.00 (within 12 months). You choose the payment amount: (a) one lump sum to qualify or (b) on-time monthly installments of at least \$43.00. Complete your payments on time and automatically receive a Debt Reduction Credit of \$1427.00 to reduce your debt further.

Less: Debt Reduction Credit: - \$1427.00

Leaves: Remaining Balance (transferrable to credit card): = \$913.00

3

Your Remaining Balance of \$913.00* can then be transferred to a new Emblem® MasterCard® account.* Pay your new account on time and you can use your new Emblem® MasterCard® credit card wherever MasterCard® credit cards are accepted!

Credit Card Terms for Emblem® MasterCard®:
0.00% APR on any transferred Remaining Balance
18.99% APR on new Purchases
18.99% APR on new Cash Advances
Initial Credit Limit: \$1056.00
Initial Available Credit: \$143.00†
No Balance Transfer or Annual Fees!

Receive the Emblem® MasterCard® Credit Card as part of the Program

A GREAT benefit of the Fresh Start Solution™ Program is the Emblem® MasterCard® credit card issued by MCB. Follow the simple steps outlined above and you could soon be carrying a brand new credit card. Transfer the Remaining Balance of your outstanding debt to your new card account and enjoy a 0% APR for the life of that balance.* That's no interest or finance charges on your current debt and a credit card with an available line of new credit for new transactions when you need it.

How can I get my card sooner?

By making additional or larger payments to reduce your Program Balance faster.

Sign up today!

It's easy to participate. Simply return the completed participation form below, or visit our website at www.freshstartsolutionprogram.com or call us at 1-800-928-6614 to sign up. There are no credit checks or lengthy forms to fill out. Before you know it, you will have the fresh start you deserve. For more information about the Program, please visit our website at www.freshstartsolutionprogram.com. We are not obligated to renew this offer.

Participation: Participation in the Program is voluntary. Please see "Program Participation, Termination and Conditions to Card Issuance, and Debt Reduction Credit" on the reverse side of the next page for further information. Our Fresh Start Solution™ Program offer is non-exclusive to any other offer that you receive related to this account. You are free to choose the offer that you like best.

Yours sincerely

We (Jefferson Capital) are not related to MCB, are not under common ownership with MCB and have no part in the decision of MCB to offer credit to you. We have not shared

obligated to renew this offer.

Participation: Participation in the Program is voluntary. Please see "Program Participation, Termination and Conditions to Card Issuance, and Debt Reduction Credit" on the reverse side of the next page for further information. Our Fresh Start Solution™ Program offer is non-exclusive to any other offer that you receive related to this account. You are free to choose the offer that you like best.

Yours sincerely

Jefferson Capital Systems, LLC

We (Jefferson Capital) are not related to MCB, are not under common ownership with MCB and have no part in the decision of MCB to offer credit to you. We have not shared any nonpublic personal information about you or your debt with MCB. Only after you agreed to participate and qualify for a card will we provide MCB with any information that we may have about you, your debt and your payment history with us. MCB has consented to our use of the MCB trade name in connection with the Fresh Start Solution™ Program.

*An estimated amount that may vary depending on how much you choose to pay before card account opening.

*Any Remaining Balance transferred to your card account will be subject to a special 0% APR for the life of the balance (no balance transfer fee). Please see the previously sent Emblem® MasterCard® Condensed Bank Credit Card Agreement for details. You are not required to obtain a card or transfer a balance to participate in the Program or earn a Debt Reduction Credit. Emblem® MasterCard® credit cards are issued by MCB, pursuant to a license by MasterCard® International Incorporated, and serviced primarily by Jefferson Capital. Your card will be issued by MCB subject to verification of your identity, your ability to make the required minimum monthly payments, the previously sent Terms of Offer, and as otherwise permitted by law. MCB reserves the right to reduce your Initial Credit Limit if you choose not to transfer any Remaining Balance to MCB.

Call 1-800-928-6614

Visit www.freshstartsolutionprogram.com or

Return the completed participation form below in the pre-paid envelope provided today!



THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS UNDER FEDERAL, STATE AND LOCAL LAW.

8736-B/R3/P10/122599/27

Make your fresh start today.

Fill in this Participation Form and return it in the enclosed envelope.

Offer Expires 10/5/2010

Invitation Reference No. 6473282249

I want to participate!

I will make payments as follows (select a payment option below, please check one box):

☐ The minimum qualifying amount in one lump payment of \$514.00 ☐ 12 monthly installments of \$43.00

Note: If your choice is unclear, we will assume that you choose the minimum monthly payment option.

Current Address: if different from the address printed to the right, please update on reverse side.

Your physical address is required to issue a credit card. No post office boxes.

Home Phone	Work Phone	Mobile Phone
()	()	()
Email Address		

By signing and returning this form I voluntarily ask to resolve my debt through the Fresh Start Solution™ Program. I acknowledge that I have received and read the enclosed Notice of Important Information and Additional Program Information disclosures or have read and printed (or otherwise electronically stored) the Important Information regarding the Program available on the Fresh Start Solution™ website. I understand that I must make required payments before qualifying for the Debt Reduction Credit and Emblem® MasterCard® credit card. I request a credit card. I have carefully read and agree to be bound by the Condensed Bank Credit Card Agreement governing the card (which Agreement includes a discussion of arbitration applicable to my card account and is incorporated here by reference) as supplemented by the terms of this offer. I may change my mind and decline a credit card at any time. I understand that my current debt will be transferred to a new account with Jefferson Capital and that the Emblem® MasterCard® credit card is issued by Monterey County Bank ("MCB"). I authorize Jefferson Capital to release such information to MCB as may be required to open a credit card account for me (including, for purposes of communicating with me, my telephone numbers and email addresses on record) and to effect the transfer of any remaining Program Balance to MCB.

NOTE: This offer is not valid for non-U.S. residents or residents of Illinois, Indiana, Massachusetts, Maine, North Carolina, Rhode Island, West Virginia, or any U.S. territory

The following is used for Customer Identification Program compliance, security purposes and credit card issuance.

Date of Birth	Social Security Number	Mother's Maiden Name	Date
Signature			



Christine B. Baker
3880 Stockton Hill Rd., Ste. 103156
Kingman, AZ 86409-0595

Participation Form