



indicate that my account was "paid as agreed" and "paid in full" to any and all credit reporting agencies that list this account on my personal credit reports.

I have enclosed the two most recent communications with Providian Financial Corporation as well as a copy of the instrument of settlement, a business check in the amount of \$290.00 which contains a settlement agreement on the back in the endorsement area of the check.

I appreciate your assistance in getting this "out of control" menace of a national bank to acknowledge their written agreements, properly adjust their records and amend my credit reports to show accurate information as to the disposition of this account.

This letter is being copied to the Securities and Exchange Commission, the California and Oklahoma Attorneys General, the Better Business Bureau as well as my own personal legal counsel and Brenda Narcisse of Providian's "Executive Office". I pray that the result I obtain with the help of the OCC and the agencies listed below will be the accurate reporting of this account as "paid as agreed, paid in full" to any and all credit reporting agencies.

Sincerely,



Mark W. Mumma

\*ENCLOSURE

CC: U.S. Securities & Exchange Commission  
450 Fifth ST NW  
Washington, DC 20549

California Department of Justice  
Public Inquiry Unit  
P.O. Box 944255  
Sacramento, CA 94244-2550

Office of the Oklahoma Attorney General  
2300 N. Lincoln Blvd, Suite 112  
Oklahoma City, OK 73105

Menzer Law Offices, Blackwell, OK

Groshon Law Office, Oklahoma City, OK

Hester Law Firm, Oklahoma City, OK

The Better Business Bureau

Brenda Narcisse





**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.

DO NOT SIGN / WRITE / STAMP BELOW THIS LINE  
FOR FINANCIAL INSTITUTION USAGE ONLY

PROVIDIAN BANK  
11701398  
05/05/03  
PROV NAITL BANK  
WILTON, NH

1030-00240  
2305512704  
1 60761 664

RESERVE BOARD OF GOVERNORS REG. CC

Security Features	Document appearance if altered:
Security Features	+ Absence or modification of "Original Document" screen on back of check
Security Features	+ Absence of tiny words or dotted line appear in signature line
Security Features	+ Colored stains or spots appear with chemical alteration
Security Features	+ Absence of padlock icon

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**Providian's endorsement**



REALCART.COM  
LOCAL@REALCART.COM  
2534 N.W. 18TH PH. 949-2999  
OKLAHOMA CITY, OK 73107

5542851800755985  
00029000P  
2031168  
HCL  
CL I  
39-7278-0000

April 29, 2003

Pay to the Order of Providian MasterCard \$ 290.00

00028109 10 6637 6637 050603

TWO HUNDRED NINETY and no 00/100 XXXXXXXXXXXXXXXXXXXX Dollars

Settlement in Full of Providian  
for MasterCard #5542851800755985.

1767 0000029000

© 2003

**Unenforceable and insignificant memo for my records**





**REALCART.COM**  
 LOCALOK@REALCART.COM  
 2534 N.W. 18TH PH. 949-2999  
 OKLAHOMA CITY, OK 73107

**SETTLEMENT IN FULL**

**1767**  
39-7279/3030

April 29, 2003 *Date*

Pay to the Order of Providian MasterCard \$ 290.00

TWO HUNDRED NINETY and no 00/100 xxxxxxxxxxxxxxxxxxxxxxxxxxxx Dollars

Settlement in Full of Providian  
 For MasterCard #5542851800755985.

*Mark W. [Signature]*

⑆ [Redacted] ⑆ [Redacted] # 1767

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DO NOT SIGN / WRITE / STAMP BELOW THIS LINE  
 FOR FINANCIAL INSTITUTION USAGE ONLY

\*FEDERAL RESERVE BOARD OF GOVERNORS REG. CC

The following security features (and others not listed) exceed industry standards:

**Security Features**

Security Screen

Microprint Signature Line

Chemical Sensitivity

Padlock Icon

Document appearance if altered:

- \* Absence or modification of "Original Document" screen on back of check
- \* Absence of tiny words or dotted line
- \* Absence of signature line
- \* Absence of a padlock icon
- \* Absence of a padlock icon
- \* Absence of padlock icon

Security Screen is a trademark of Citicorp Financial Services.



**Settlement Contract**

It's not rocket science, in fact, It is short, sweet and succinct.