

20060620000293950 1/6 \$26.00
Shelby Cnty Judge of Probate, AL
06/20/2006 10:19:39AM FILED/CERT

February 22, 2006

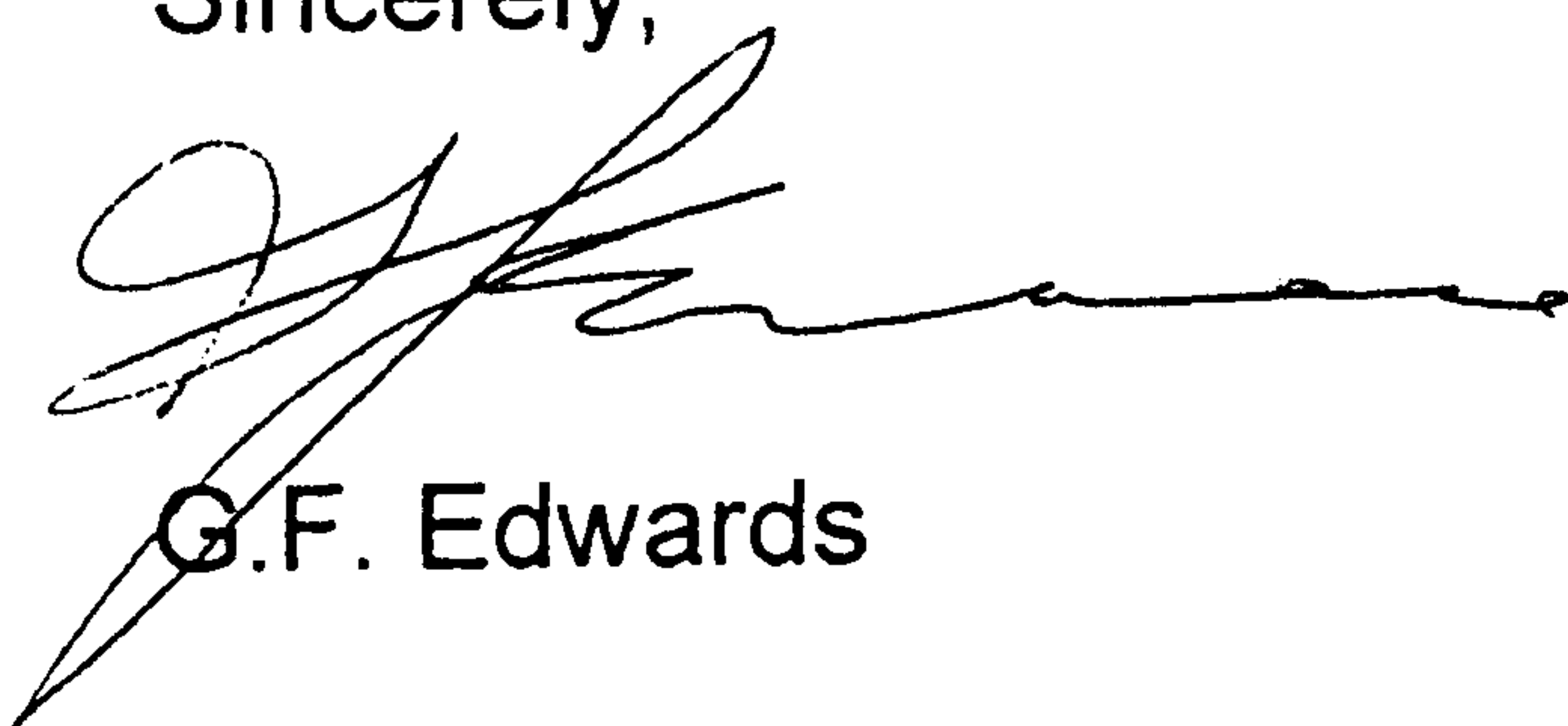
CERTIFIED MAIL # 7005 1160 0003 1216 0524

Account # 5490990440012282
Reference # 0135582752

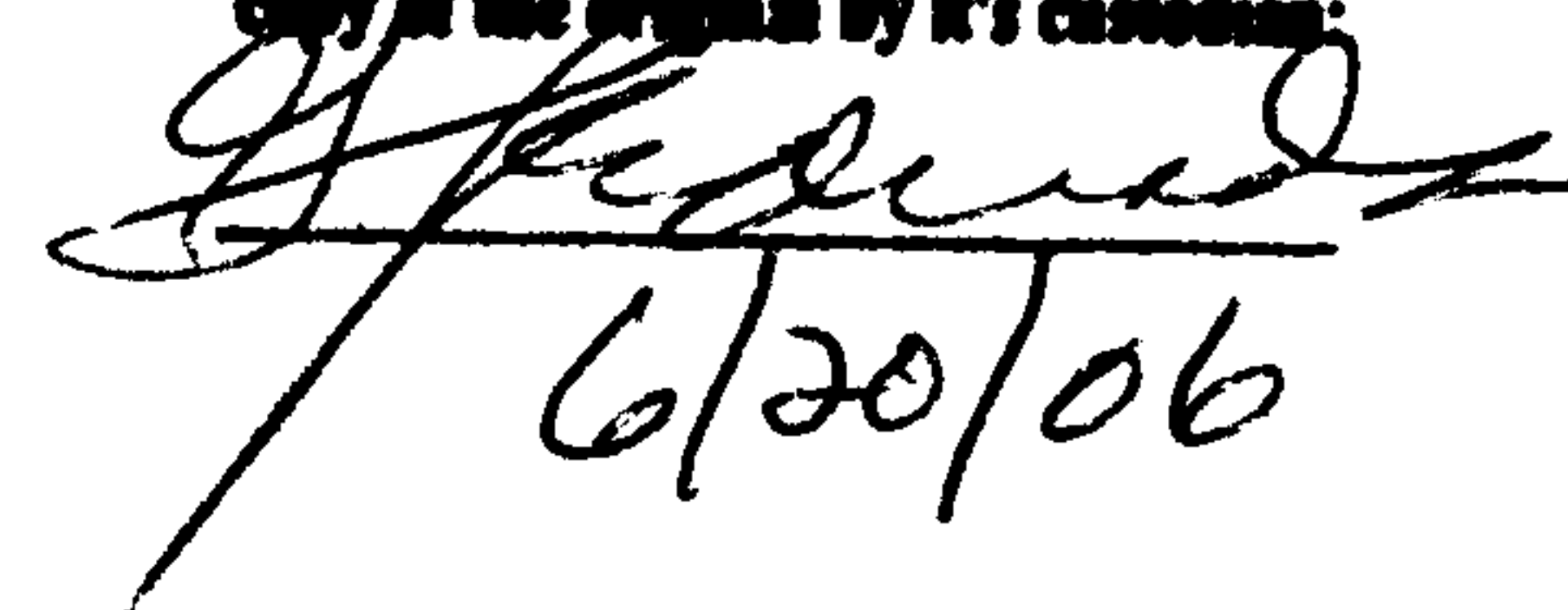
Dear MBNA America Bank, N.A. c/o Wolpoff & Abramson, L.L.P.:

Your offer is accepted for value and returned for value as consideration for settlement closure of the account. I, G.F. Edwards accept the full dollar value of offer as the current balance due of \$32517.13 for February 2006. Enclosed please find a one dollar money postal order for February 2006 payment leaving a balance for March 2006 of full dollar value of offer minus one dollar, or \$32517.13. MBNA America Bank, N.A. c/o Wolpoff & Abramson, L.L.P. shall present proof of claim or account settles and closes and MBNA America Bank, N.A. c/o Wolpoff & Abramson, L.L.P. agrees to dismiss case no. 0135582752 with prejudice and MBNA America Bank, N.A. c/o Wolpoff & Abramson, L.L.P. agrees to pay G.F. Edwards ten million dollars in ten days upon receipt hereof.

Sincerely,


G.F. Edwards

This is certified to be a true and correct
copy of the original by it's custodian:


6/20/06

Cc: National Arbitration Forum

Edwards

11381

IN THE
NATIONAL ARBITRATION FORUM
CLAIM

20060620000293950 2/6 \$26.00
Shelby Cnty Judge of Probate, AL
06/20/2006 10:19:39AM FILED/CERT

MBNA America Bank, N.A.
c/o Wolpoff & Abramson, L.L.P.
Attorneys in the Practice of Debt Collection
Two Irvington Centre
702 King Farm Blvd.
Rockville, MD 20850

RE:
Forum File Number: FA0506000498065
Claimant File Number: 0135582752
Account No.: 5490990440012282
Card member Agreement Type: NEXT90

CLAIMANT,

G F Edwards
158 Big Oak Dr
Maylene AL 35114-9778

RESPONDENT(S),

For a Claim against Respondent(s), Claimant states:

1. By way of contract and use of the credit account at issue, Respondent(s) became bound by the terms of a credit agreement (hereinafter the "Agreement"), which is attached hereto and incorporated herein by reference.
2. Respondent(s) is/are in default under the terms of the Agreement and is/are now indebted to Claimant in the amount of \$27689.98 as reflected in the attached account summary, plus interest of \$673.66 as of the date of filing, and at 6.00% thereafter.
3. Despite repeated demands for payment, Respondent(s) has/have not paid the amounts due.
4. Claimant requests an Award for the amounts reflected in Paragraph 2, plus all arbitration fees incurred, Process of Service fees and Attorney Fees of \$4153.49, if allowed by law, equaling 15% of the outstanding principal balance.
5. The attached Agreement contains a Delaware choice of law provision and a provision for "reasonable" attorney fees. Delaware law specifically provides that an attorney fee may be awarded in an amount up to 20% on an unpaid claim if allowed by law. See, 10 Del. Code Sec. 3912 (Pleading & Practice).
6. The attached Agreement contains a mandatory arbitration provision under the Rules of the National Arbitration Forum ("NAF").

The undersigned counsel for Claimant asserts, under penalty of perjury, that the information contained in this Claim and the supporting documents attached hereto are accurate based upon information provided by Claimant to the undersigned counsel.

WOLPOFF & ABRAMSON, L.L.P.
Attorneys in the Practice of Debt Collection

By:

Jamie B. Vodoklys
Jamie B. Vodoklys, Esq.
ADMITTED: (MD)

Neal J. Levitsky
Neal J. Levitsky, Esq.
ADMITTED: (DE)

Counsel for the Claimant

If Respondent or counsel wishes to contact Claimant, please call or write:

Paralegal Department
Wolpoff & Abramson, L.L.P.
Two Irvington Centre
702 King Farm Blvd., 5th Floor
Rockville, MD 20850
1-800-830-2793



UNITED STATES
POSTAL SERVICE

POSTAL MONEY ORDER

15-800
000

92358692640 060221 351140 ***1*00

SERIAL NUMBER	YEAR, MONTH, DAY	POST OFFICE	U.S. DOLLARS AND CENTS
PAY TO <i>MBNA America Bank, N.A.</i> <i>c/o Wolcott & O'Brien</i>		CHECKWRITER IMPRINT AREA	<i>000000000000</i>
ADDRESS <i>702 King Farm Blvd</i> <i>Rockville, MD 20850-5715</i>		FROM <i>E. F. Edwards</i>	
C.O.D. NO. OR USED FOR <i>Q-# 54909904 400012282</i>		ADDRESS <i>P.O. Box 252</i> <i>Maylene, AL 35114</i>	

SEE REVERSE WARNING

NEGOTIABLE ONLY IN THE U.S. AND POSSESSIONS

00000080021

92358692640

CUSTOMER'S RECEIPT

DO NOT SEND THIS RECEIPT FOR PAYMENT
KEEP IT FOR YOUR RECORDS

92358692640 060221 351140 ***1*00

SERIAL NUMBER	YEAR, MONTH, DAY	POST OFFICE	U.S. DOLLARS AND CENTS
PAY TO <i>MBNA America Bank, N.A.</i> <i>c/o Wolcott & O'Brien</i>		CHECKWRITER IMPRINT AREA	<i>000000000000</i>
ADDRESS <i>702 King Farm Blvd</i> <i>Rockville, MD 20850-5715</i>		FROM <i>E. F. Edwards</i>	
C.O.D. NO. OR USED FOR <i>Q-# 54909904 400012282</i>		ADDRESS <i>P.O. Box 252</i> <i>Maylene, AL 35114</i>	

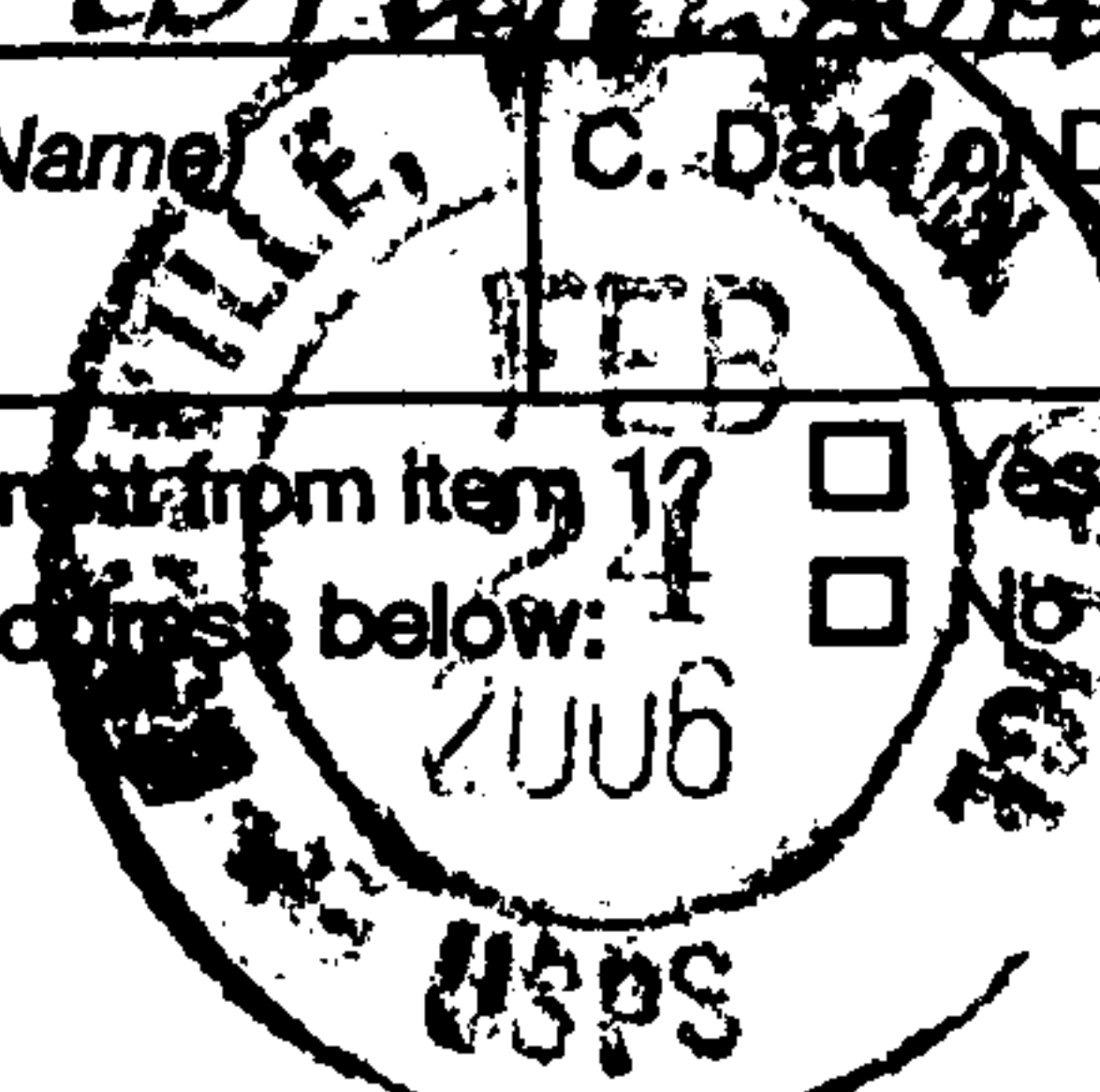
This receipt is your guarantee for a refund of your money order if it is lost or stolen, provided you fill in the Pay To and From information on the money order in the space provided. No claim for improper payment permitted 2 years after payment. If your money order is lost or stolen, present this receipt and file a claim for a refund at your Post Office.

An inquiry Form 6401 may be filed at any time for a fee. A replacement will not be issued until 60 days after the money order purchase date, provided the money order has not been used.



20060620000293950 3/6 \$26.00
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20060620000293950 4/6 \$26.00
Shelby Cnty Judge of Probate, AL
06/20/2006 10:19:39AM FILED/CERT

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits.		A. Signature ☐ Agent ☐ Addressee <i>Walpoff & Abramson</i> B. Received by (Printed Name) C. Date of Delivery D. Is delivery address different from item 1? ☐ Yes ☐ No If YES, enter delivery address below: 3. Service Type ☒ Certified Mail ☐ Express Mail ☐ Registered ☐ Return Receipt for Merchandise ☐ Insured Mail ☐ C.O.D. 4. Restricted Delivery? (Extra Fee) ☐ Yes	
1. Article Addressed to: <i>W+A</i>			
2. Article Number (Transfer from service label) <i>MBNA 2282 CR</i>			
PS Form 3811, August 2001		Domestic Return Receipt	

7005 1160 0003 1216 0524	
U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
ROCKVILLE MD 20850	
Special Use	
Postage \$10.30	
Certified Fee \$2.40	
Return Receipt Fee (Endorsement Required) \$1.85	
Restricted Delivery Fee (Endorsement Required) \$0.00	
Total Postage & Fees \$14.55	
Sent To <i>W+A</i>	
Street, Apt. No., or PO Box No. <i>CR</i>	
City, State, ZIP+4 <i>MBNA 2282</i>	
PS Form 3800, June 2002 See Reverse for Instructions	



20060620000293950 5/6 \$26.00
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G.F. Edwards"
P.O. Box 252
Maylene, AL 35114

USPS CMRRR #70051160000312160579

March 8, 2005 *to GFE*

MBNA America Bank, N.A., hereinafter "CLAIMANT"
C/o Wolpoff & Abramson, LLP, Attorneys
Two Irvington Centre
702 King Farm Blvd.
Rockville, MD 20850

Re: ACCOUNT number:5490990440012282, hereinafter "ACCOUNT"

Dear CLAIMANT:

ACCOUNT CLOSED

Closing balance due: \$1

Sincerely,

G.F. Edwards
G.F. Edwards



20060620000293950 6/6 \$26.00
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SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

W & A

CR

2. Article Number
(Transfer from service label)

PS Form 3811, August 2001

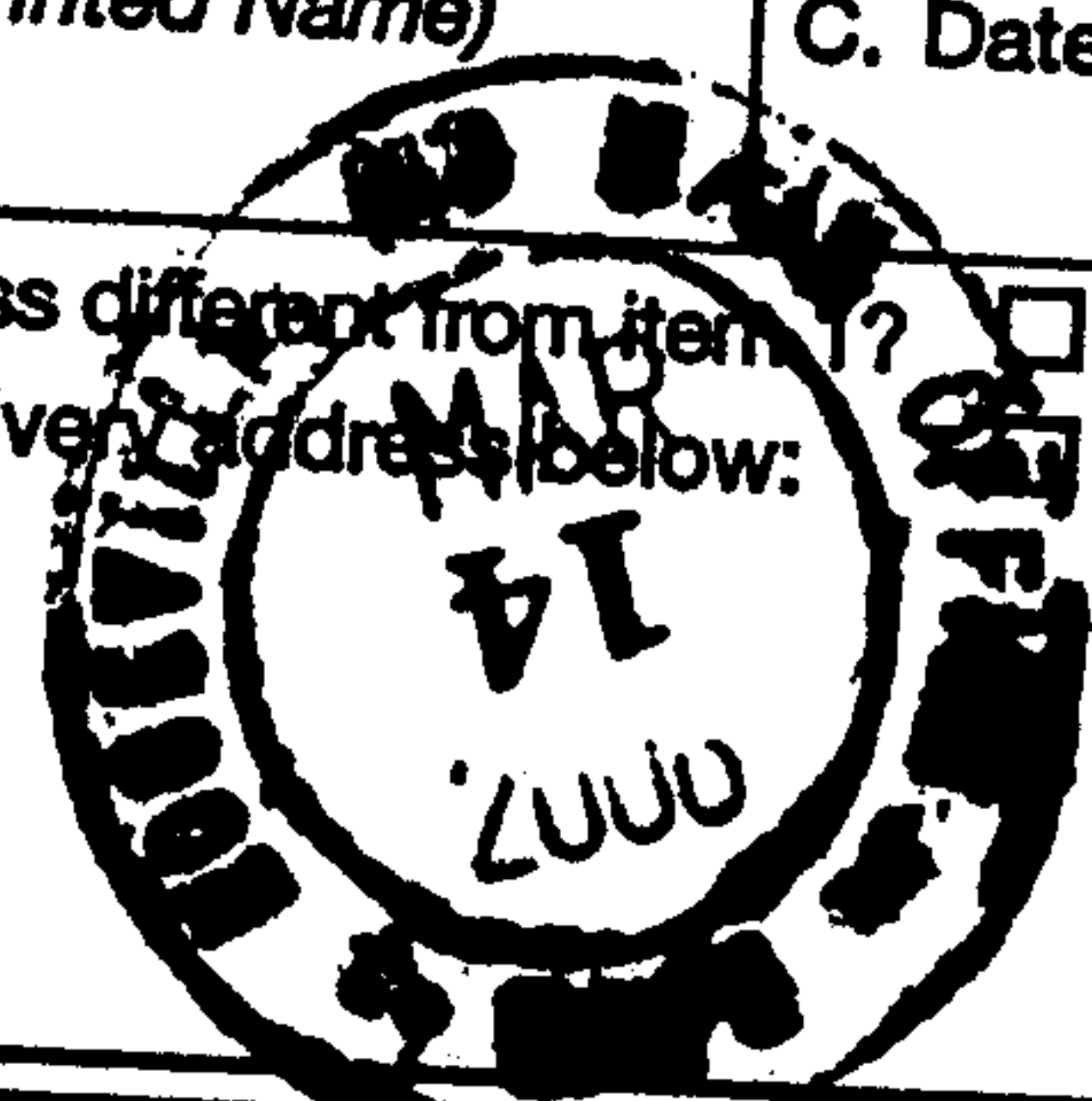
COMPLETE THIS SECTION ON DELIVERY

A. Signature
Wolpoff & Abrattson

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☒ No



3. Service Type

- ☒ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

7005 1160 0003 1216 0579

Domestic Return Receipt

102595-02-M-1540

7005 1160 0003 1216 0579

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$ 1.39
Certified Fee	2.40
Return Receipt Fee (Endorsement Required)	1.85
Restricted Delivery Fee (Endorsement Required)	—
Total Postage & Fees	\$ 4.64
Sent To	W & A
Street, Apt. No., or PO Box No.	
City, State, ZIP+4	
PS Form 3800, June 2002	
See Reverse for Instructions	

2006

Postmark
Here