

EXHIBIT 4

Credit Advisors, Inc.

FINANCIAL MANAGEMENT
301 EVANS BLDG.
1420 NEW YORK AVE., N.W.
WASHINGTON D.C.
EX 3-7865

BONDED PROTECTION

We the undersigned do hereby request that you accept the terms set forth herein by CREDIT ADVISORS, INC., so that we can resolve our financial affairs.

A review of our indebtedness indicates that we may make a distribution to all our creditors by 12-21-14 your part being \$9923 *monthly*

Your cooperation in participating in this arrangement will be appreciated. This will enable all of our creditors to receive their share of our income monthly until such time as our indebtedness may be re-financed or liquidated.

If this arrangement is unsatisfactory, please contact CREDIT ADVISORS, INC.

Paul Savell
7720 Eagle Court
Alex, Va.

ADDRESS

77325

Our Account # 815624 Clip here and return lower section

Mary Lee Credit 411

Our present balance \$ _____

Our records have been posted _____

Initialed by _____