

n:MyFax - Innovative Financial Solutions To: Scratch Cooking, Inc. (10053786380) 11:43 01/31/08GMT-06 Pg 03-03

# Innovative Financial Solutions

8181 Tezel Rd., Ste 10227 • San Antonio, TX 78250 • (210) 681-1648 • Fax 866-831-4661 • DebtPro@aiff.com

Thursday, January 31, 2008

**[REDACTED]**  
Amarillo National Bank  
P O Box 1  
Amarillo, TX 79105

RE: Amarillo National Bank vs Scratch Cooking Inc.

File # 7000027533; Amount: \$135,460.32 plus Interest of \$36,580.31 = **\$172,040.63**

Innovative Financial Solutions proposes on behalf of our client Scratch Cooking Inc., the following settlement:

**\$70,000.00** SEVENTY THOUSAND & NO/100  
~~\$67,730.16~~ [Sixty Seven Thousand Seven Hundred Thirty Dollars and 16/100] as full and complete settlement to be paid as follows:

*Delivery of certified funds within 10 business days after approved settlement agreement.*

This offer is open till the close of business Friday, February 1, 2008.

*OK* It is understood that as long as the settlement reaches your office as set forth above, no further action will be taken against Scratch Cooking Inc. or guarantors and any action taken will be dismissed or satisfied when the terms of the settlement are completed.

If the settlement is not paid as set forth above, the entire remaining balance, less any payments made, will become due and payable if any default is not cured within Ten (10) days after written notice is received by Innovative Financial Solutions.

**FAX THE COMPLETED FORM TO Innovative Financial Solutions IMMEDIATELY**

THIS OFFER IS ACCEPTED / REJECTED (circle one) AND AUTHORIZED BY

NAME (PLEASE PRINT) **[REDACTED]**  
COMPANY: **AMARILLO NATL BANK**  
STREET: **P.O. Box 1**  
CITY: **AMARILLO** STATE: **Tx** ZIP: **79101**  
SIGNATURE: **[Signature]** TITLE: **[REDACTED]**

FAX to 866-831-4661