

CLIENT SERVICES, INC.  
3451 HARRY S. TRUMAN BLVD.  
ST. CHARLES, MO 63301  
1-800-521-3236

01-18-10

REFERENCE NO.

[REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]

RE: FIA CARD SERVICES  
CLIENT ACCOUNT NUMBER: [REDACTED]  
BALANCE: \$5555.25

I AM FORWARDING THIS LETTER TO CONFIRM THAT OUR CLIENT HAS AGREED TO ACCEPT \$ 2230.00 AS SETTLEMENT IN FULL FOR THE ABOVE OBLIGATION. THIS OFFER IS VALID PROVIDED THE FULL AMOUNT OF THE SETTLEMENT IS RECEIVED ACCORDING TO THE FOLLOWING SCHEDULE.

<u>AMOUNT DUE</u>	<u>DUE DATE</u>
\$1100.00	01-29-10
\$565.00	02-26-10
\$565.00	03-30-10

IF THE AMOUNT WRITTEN-OFF IS EQUAL OR GREATER THAN \$600.00, OUR CLIENT MAY BE REQUIRED BY INTERNAL REVENUE CODE, SECTION 6050P, TO REPORT THIS AMOUNT AND ISSUE A FORM 1099-C. IF YOU HAVE ANY QUESTIONS REGARDING YOUR PERSONAL TAXES, IT IS RECOMMENDED YOU CONSULT WITH A CERTIFIED PUBLIC ACCOUNTANT OR OTHER TAX PROFESSIONAL.

SINCERELY,

RYAN MURPHY

THIS COMMUNICATION IS FROM A PROFESSIONAL DEBT COLLECTION AGENCY. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.