

# FREDERICK J. HANNA & ASSOCIATES, P.C.

## *Attorneys at Law*

FREDERICK J. HANNA  
DENNIS E. HENRY  
JAMES T. FREANEY  
LOUIS R. FEINGOLD  
MICHAEL S. PESKIN

1427 ROSWELL ROAD  
MARIETTA, GA 30062

TEL: (770) 916-9220  
FAX: (770) 980-0528  
TOLL FREE: (800) 450-6575

ROBERT A. WINTER  
JOSEPH C. COOLING  
SCOT D. GROGHAN  
CLAYTON D. MOSLEY  
S. LOUIS SCHIAPPA

February 8, 2010

[REDACTED]

Re: FIA CARD SERVICES, N.A.  
Reference: [REDACTED]  
Related Act#: [REDACTED]  
Balance: \$12,536.47  
File No: [REDACTED]

Dear [REDACTED]

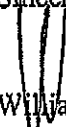
This letter is in response to your conversation with this office on February 8, 2010, regarding the above mentioned debt. Please be advised my client has authorized this office to accept a total of \$5015.00 as full settlement of this account. Since this adjustment represents a substantial reduction of this account, we must add the following stipulations to the proposed settlement agreement:

1. There will be ( 4 ) payments.
2. The first payment of \$3761.00 must be received February 24, 2010; the second of \$418.00 must be received by March 24, 2010, the third payment of \$418.00 must be received by April 23, 2010, your final payment of 418.00 must be received by May 24, 2010.

This settlement offer will become null and void if you fail to honor any of these stipulations. Your balance will revert back to its original amount, minus any payments paid thereon. Make payments payable to FIA CARD SERVICES, N.A. and write your account number on the cashier's check or money order only.

My client may be required by law to report this settlement to one or more taxing authorities. The client makes no representation about tax consequences this may have or any reporting requirements that may be imposed on them. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,

  
William J. Lau  
Director of Operations

HOURS OF OPERATION ARE: MONDAY-FRIDAY 8AM-9PM EST  
AND SATURDAY 8AM-1PM EST