

**PORTFOLIO RECOVERY ASSOCIATES, LLC**

P.O. Box 12914 Norfolk, VA 23541  
PHONE 800-772-1413

2/9/2010

[REDACTED]  
[REDACTED]  
[REDACTED]

Re: Account/Reference Number: [REDACTED]  
MBNA/BANK OF AMERICA/[REDACTED]  
Balance: \$11900.67\*

Dear [REDACTED]

Your account was purchased on 1/10/2008 from MBNA/BANK OF AMERICA. This letter confirms your arrangement to make the following payment(s) to settle this account.

- Payment in the amount of \$1,900.00 is due by 2/28/2010.
- Payment in the amount of \$357.37 is due by 3/31/2010.
- Payment in the amount of \$357.37 is due by 4/30/2010.
- Payment in the amount of \$357.37 is due by 5/31/2010.
- Payment in the amount of \$357.37 is due by 6/30/2010.
- Payment in the amount of \$357.37 is due by 7/31/2010.
- Payment in the amount of \$357.37 is due by 8/31/2010.
- Payment in the amount of \$357.37 is due by 9/30/2010.
- Payment in the amount of \$357.39 is due by 10/31/2010.

Should you miss any of the payments described herein, this payment plan may become null and void.

If you complete this payment plan and our company is reporting our company's trade line for this account to the three major credit reporting agencies, our company will report this account as settled.

If you have questions, please call our office "toll free" at 800-772-1413. Our hours of operation are 7:30 AM – 11 PM Monday through Friday, 8 AM – 5 PM Saturday, and 2 PM – 9 PM Sunday.

Sincerely,  
[REDACTED]  
Portfolio Recovery Associates Representative

[REDACTED]  
Portfolio Representative

*\*Interest continues to accrue on this account and will accrue until the account is satisfied, unless it has been waived by us. The balance due includes interest as of the date of this letter.*

**NOTICE: SEE ADDITIONAL PAGE(S) FOR IMPORTANT INFORMATION**

This letter is from a debt collector and is an attempt to collect a debt.  
Any information obtained will be used for that purpose.