

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

Account No: [REDACTED]

Account Balance: \$ 103,622.83

June 3, 2009

Dear [REDACTED],

Per our conversation, this letter sets forth a proposal to settle the above-referenced account. Pending approval, we will accept \$31,100.00 as a settlement on this account. To accept this offer, you must agree to send the next installment payment of \$5,000 to be made by phone by June 03, 2009. Below is the schedule of payments to complete this settlement:

July 31, 2009	\$10,366.67
August 31, 2009	\$10,366.67
September 4, 2009	\$5,366.67

By completing this payment plan, your account will be considered settled, and you will **not** be obligated to pay the remaining balance, provided no additional charges appear on this account after the date of this letter. Also, any future account activity that results in a credit balance will become the property of FIA Card Services. Any violation of this agreement will result in the full balance of \$103,622.83 being due immediately. All payments must be received by the above stated due dates.

For your convenience, after the first installment payment is made with me, you can make your payment over the telephone by contacting one of our knowledgeable Account Managers at [REDACTED] [REDACTED] Monday through Thursday 8 a.m. to 8 pm. and Friday 8 a.m. through 5 p.m. or mail the payment to [REDACTED]

Sincerely,

[REDACTED]  
Account Manager  
Customer Assistance Department