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October 23, 2009

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Re: FIA CARD SERVICES, N.A.

Reference: [REDACTED]
Related Ac#: [REDACTED]
Balance: \$13,195.81
File No: [REDACTED]

Dear [REDACTED]:

This letter is in response to your conversation with this office on October 23, 2009, regarding the above mentioned debt. Please be advised my client has authorized this office to accept a total of \$3,960.00 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 (3) payments.
2. The first payment of \$3,000.00 must be received October 28, 2009, the second payment of \$500.00 must be received by November 20, 2009, and your final payment of \$460.00 must be received by December 20, 2009.

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,

Director of Operations

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

" THIS IS A COMMUNICATION FROM A DEBT COLLECTOR "