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August 10, 2010

30%

[REDACTED]

Re: FIA CARD SERVICES, N.A.
Reference: [REDACTED]
Related Act#: [REDACTED]
Balance: \$15,134.79
File No: [REDACTED]

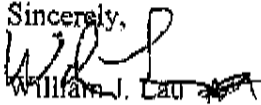
Dear [REDACTED]

This letter is in response to your conversation with this office on August 10, 2010, regarding the above mentioned debt. Please be advised my client has authorized this office to accept a total of \$4,541.00 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 (1) payment. This is a special one time offer approved by our client.
2. The payment of \$4,541.00 must be received by August 30, 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. If additional charges post to the account, if a payment is returned for insufficient funds, or if you fail to make required payments on time your settlement will be voided. Your account will be charged-off and we will continue to pursue the remaining debt. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,

William J. Lau
Director of Operations