

FIA CARD SERVICES

2970 Transit Road
West Seneca NY 14224Hector [REDACTED]
[REDACTED]
[REDACTED] CA [REDACTED]
c/o Chris Parks

Account No.: [REDACTED] 22735

Account Balance: \$8785.99

Date: 7/21/2008

Dear Mr. [REDACTED]

Per our conversation, this letter sets forth a proposal to settle the above-referenced account. We will accept \$1340.00 as a settlement on this account. To accept this offer, you must agree to pay the first installment payment of \$335.00 by 7/30/2008. Each future installment is listed below.

Settlement Installment2. \$335.00
3. \$335.00
4. \$335.00Installment Due Date8/30/2008
9/30/2008
10/30/2008

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 \$8785.990 being due immediately. All payments must be received by the above stated due dates.

For your convenience, you can make your payment over the telephone by contacting one of our knowledgeable Account Managers at 1-866-516-8303 ext. 7434 Monday through Friday, 8 a.m. to 9 p.m. or Saturday 9 a.m. to 12 p.m. If you prefer, you can mail your payments to P.O. Box 15137, Wilmington, DE 19850-5137.

Sincerely,


William B Bowker
Customer Assistance