

FIA CARD SERVICES2970 Transit Road
West Seneca NY 14224

Buena Park, CA 90620

Account No.:

Account Balance: \$10,743.65

October 15th, 2008

Dear Mr.

Per our conversation, this letter sets forth a proposal to settle the above-referenced account. We will accept \$1,70.00 as a settlement on this account. To accept this offer, you must agree to send the first installment payment of \$257.00 by 10/31/2008. Each future installment is listed below.

<u>Settlement Installment</u>	<u>Installment Due Date</u>
1. \$265.00	11/29/2008
2. \$375.00	12/31/2008
3. \$352.00	01/31/2009
4. \$451.00	02/25/2009

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 \$10,743.65 being due immediately. All payments must be received by the above stated due dates.

For your convenience, you can contact me via telephone at 1 through Friday, 8 a.m. to 9 p.m. or Saturday 9 a.m. to 12 p.m.

xt. 7694 Monday

Sincerely,

Customer Assistance