

FIA CARD SERVICES

2970 Transit Road
West Seneca NY 14224

LIVERMORE CA

Account No :

Account Balance: \$16,616.65

September 10, 2008

Dear

Per our conversation, this letter sets forth a proposal to settle the above-referenced account. We will accept \$4155.00 as a settlement on this account. To accept this offer, you must agree to send the first installment payment of \$1038.75 by 09/17/2008 each future installment is listed below.

<u>Settlement Installment</u>	<u>Installment Due Date</u>
1. \$ 1038.75	10/15/2008
2. \$ 1038.75	11/15/2008
3. \$ 1038.75	12/15/2008

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 \$16,616.65 being due immediately. All payments must be received by the above stated due dates.

For your convenience, you must make your payment over the telephone by contacting one of our knowledgeable Account Managers at 1-866-527-3127 ext. 7622 Monday through Friday, 8 a.m. to 9 p.m. or Saturday 9 a.m. to 12 p.m.

Sincerely,

Senior Account Manger
Customer Assistance