

APR-14-2008

**FIA CARD SERVICES™**

8209 Foothill Blvd #286  
Sunland, CA 91040

Account No:

Account Balance: \$8,783.08

Dear

Per our conversation, this letter sets forth a proposal to settle the above-referenced account. We will accept \$2,200.00 as a settlement on this account. Below are the payment terms for your account. These settlement payments must be set up using our check by phone service.

<u>Settlement Installment</u>	<u>Installment Due Date</u>
\$1400.00	April 30, 2009
\$ 400.00	May 30, 2009
\$400.00	June 30, 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 \$8,783.08 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 knowledge Account Managers at 1-866-520-3620 ext 73007 Monday through Friday, 8 a.m. to 9 p.m. or Saturday 9 a.m. to 12 p.m.

Sincerely,



Nicole Mitsos (ext 72751)  
Customer Assistance Department  
Senior Account Manager