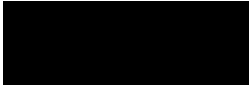


Bank of America



www.bankofamerica.com



ACCOUNT NUMBER
[REDACTED]
BALANCE
\$17,878.71

April 07, 2009

Dear [REDACTED]

This letter outlines our conversation regarding a proposal to settle the above-referenced account. We will accept \$4,470.00 as a settlement on this account. To accept this offer, you must agree to send the installment payment of \$1,000.00 by April 30, 2009. Previous payments applied to your account may be considered towards the settlement amount. Each installment is listed below.

<u>Settlement Installment</u>	<u>Installment Due Date</u>
\$1,000.00	May 20, 2009
\$1,000.00	June 20, 2009
\$1,470.00	July 07, 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, N.A. Any violation of this agreement will result in the full outstanding balance of \$17,878.71 being due immediately. All payments must be received by the installment due dates listed above.

If the remaining amount is equal to or greater than \$600.00, we are required by federal law (IRS section 6050P) to report this amount. You will be receiving a Form 1099-C from FIA Card Services, N.A. no later than next January 31st. If you have any questions regarding your personal taxes, we recommend that you consult a certified public accountant or other tax professional.

