

CLIENT SERVICES, INC.
3451 HARRY S. TRUMAN BLVD.
ST. CHARLES, MO 63301
1-800-521-3236

08-26-10

REFERENCE NO.
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

25%

RE: FIA CARD SERVICES
CLIENT ACCOUNT NUMBER: XXXXX XXXXXX [REDACTED]
BALANCE: \$4625.27

I am forwarding this letter to confirm that our client has agreed to accept \$1160.00 as settlement in full for the above obligation.

This offer is valid provided the full amount of the settlement is received according to the following schedule.

<u>AMOUNT DUE</u>	<u>DUE DATE</u>
\$580.00	08-27-10 BEFORE 11 AM CDT
\$580.00	09-27-10 BEFORE 11 AM CDT

In return, upon receipt of all required payments, 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. Your account has been closed to further charging privileges. Also, any future account activity that results in a credit balance may become the property of Bank of America. If additional charges post to the account, if a payment is returned for insufficient funds, or if you fail to make required payments on time your settlement will be voided. Your account will be charged-off and we will continue to pursue the remaining debt.

If the amount Bank of America has forgiven is equal to or greater than \$600.00, we are required by federal law (IRS section 6050P) to report this amount to the IRS and issue a 1099-C form. You will receive this form for the year in which the settlement completed. If you have any questions regarding your personal taxes, we recommend that you consult a certified public accountant or other tax professional.

Please keep this letter as confirmation of your settlement agreement, as the terms of this offer will not be reflected on your monthly statement. If you have any questions, please call our knowledgeable associates as they are ready to assist you.

SINCERELY,

JOHN JOHNSON

This communication is from a professional debt collection agency. This is an attempt to