

06/24/2010 THU 16:02 FAX 1 888 532 3202

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**COLLECTCORP**

June 24, 2010

[Redacted]  
[Redacted]  
[Redacted]  
[Redacted]

169.

Re: Bank of America  
Account Number Ending In: [Redacted]  
E.D.P. #: [Redacted]

Dear [Redacted]:

This letter confirms our agreement to settle the above-referenced account. The balance at the time of settlement was \$12,049.04. We will accept \$2,000.00 as settlement of this account.

Below are the payment terms for your account:

- \$250.00 by June 29, 2010
- \$250.00 by July 28, 2010
- \$250.00 by August 27, 2010
- \$1250.00 by September 15, 2010

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 FIA Card Services. 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 FIA Card Services 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 (888) 935-1104, Monday to Friday from 8 a.m. to 11 p.m., or Saturday, 9 a.m. to 1 p.m. Eastern. Our knowledgeable associates are ready to assist you.

This communication from a debt collector is an attempt to collect debt. Any information obtained will be used for that purpose.

Yours truly,  
COLLECTCORP CORPORATION

Tony Sozinho  
Managing Director

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).