

CUSTOMER ASSISTANCE



www.bankofamerica.com

[Redacted]

Account No. [Redacted]

Account Balance: \$47,143.35

01/27/2009

Dear [Redacted]



- \$37,853 REDUCTION -

Per our conversation, this letter sets forth a proposal to settle the above-referenced account. We will accept \$9,290.00 as a settlement on this account. To accept this offer, you must agree to have the first installment payment of \$896.00 post by 01/31/2009. Each future installment is listed below.

<u>Settlement Installment</u>	<u>Installment Due Date</u>
2. \$896.00	02/28/2009
3. \$896.00	03/31/2009
4. \$896.00	04/30/2009
5. \$5,706.00	05/29/2009
6. \$000.00	06/30/2009

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 \$47,143.35 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 me at [Redacted] Monday through Friday, 8 a.m. to 9 p.m. or Saturday 8 a.m. to 12 p.m.

Sincerely,

Sr. Account Manager

[Redacted]
Phone: [Redacted]

Customer Assistant Department Pre Charge-Off