

FIA CARD SERVICES™

20.29%



Account No.: [REDACTED]

Account Balance:\$12,830.21

May 24, 2007

Dear Ms.



Per our conversation, this letter sets forth a proposal to settle the above-referenced account. We will accept \$2,603.00 as a settlement on this account. To accept this offer, you must agree to set up the first installment payment of \$308.00 by April 30, 2007.

Installment Amount	Installment Due Date
2. \$495.00	05/29/2007
3. \$495.00	06/25/2007
4. \$495.00	07/25/2007
5. \$495.00	08/25/2007
6. \$495.00	09/25/2007

By completing this payment plan, your accounts will be considered settled, and you will not be obligated to pay the remaining balance, provided no additional charges appear on these accounts 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 \$12,830.21 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 knowledgeable Account Managers at 1-866-298-0342 Monday through Friday, 8 a.m. to 9 p.m. or Saturday 9 a.m. to 12 p.m.

Sincerely



Jessica Testenuan ext. 12558
Senior Account Manager
Customer Assistance Department