

LAW OFFICES OF  
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November 21, 2011

[Redacted]

[Redacted]

RE: FIA CARD SERVICES, N.A

Account Number: [Redacted]  
Our File Number: [Redacted]  
Account Balance: \$18,471.32  
Settlement Amount Due: \$6,000.00

Dear [Redacted]

Please be advised that the requested payment arrangements to settle the above referenced matter in the amount of \$6,000.00 has been approved. However, be further advised that if you fail to adhere to the agreed upon payment terms, the settlement agreement will become void. If this occurs you may be responsible for the entire balance of the account less any payments received or credits due. Therefore all future correspondence shall reflect the current overall account balance until all the terms of the settlement are completed. We will deem this account settled in full upon receipt of the final payment, and its clearing. Only at that time will the account reflect a zero balance.

Pursuant to the terms agreed to:

One Time Payment made via: Personal Check for \$4800.00 on: 11/30/2011

THEN Monthly Payments made via: Personal Check for \$400.00 beginning: 12/30/2011 until paid

On behalf of our client, the above named creditor, and the LAW OFFICE OF PATENAUDE & FELIX, we thank you for your cooperation in resolving this matter. If at any time we can be of further assistance relative to this matter, please do not hesitate to contact this office and an account representative will attempt to assist you.

As a result of this settlement, if the amount forgiven or cancelled on this debt equals or exceeds \$600, the IRS may require Bank of America N.A. to report the amount forgiven or cancelled on a Form 1099-C. You will receive this form for the year in which the settlement is completed. If you want advice about the potential tax consequences that may result from this settlement, Bank of America recommends that you consult a tax professional of your choosing. The Bank does not make any representations about the tax consequences that this settlement may have for you or any reporting requirements that may be imposed on the Bank.

Very truly yours,

LAW OFFICE OF PATENAUDE & FELIX

[Redacted Signature]

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR**

Please fill in the stub below, detach the stub and return with your remittance.

Client: FIA CARD SERVICES, N.A

Account Number: [Redacted]

Our File Number: [Redacted]

Remitter: \_\_\_\_\_

Amount Enclosed: \$ \_\_\_\_\_

PLEASE REMIT PAYMENT TO: 4545 MURPHY CANYON RD, 3RD FL. SAN DIEGO CA 92123  
OR YOU CAN MAKE A PAYMENT ON OUR WEBSITE AT [WWW.PANDE.US](http://WWW.PANDE.US)