

# FULTON FRIEDMAN & GULLACE LLP

COLLECTIONS, CONSULTING & LITIGATION

NEW YORK

TELEPHONE

ARIZONA

Original Balance \$31,714.02  
Settled For \$9,516.04

Saved \$22,197.98

September 16, 2010

**70% Savings**

Re: CREDITOR: FIA CARD SERVICES, NATIONAL ASSOCIATION  
TOTAL DUE: \$31714.02 FILE NO:

Please accept this correspondence as confirmation that our client is willing to accept the sum of \$9516.04 in full settlement of your obligation on the above referenced matter. First payment of \$6000.00 should be received on or before September 25, 2010. Then two (2) additional monthly payments each of \$350.00 should be received on or before October 25, 2010 and November 25, 2010. Following with six (6) monthly payments each of \$469.34 to be received on or before December 25, 2010 thru May 25, 2011. If payment is not received as indicated herein, then the deal is null and void. The full balance owing on the account less credits for payments made will be due.

Please make funds payable to Fulton Friedman & Gullace LLP, as attorneys and send to the New York address listed above. Kindly include your File Number on your payment.

If you are unable to make payments as stated herein, please contact our office for updated payment arrangements. Should you have any questions, please do not hesitate to contact. Thank you and kindest regards.

**THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

Very truly yours,

FULTON, FRIEDMAN & GULLACE LLP

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