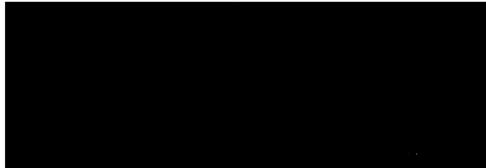


Original Balance	\$3,923.72
Settled For	\$981.00

Saved \$2,942.72

BUDZIK & DYNIA, LLC
Attorneys at Law

75% Savings



8/24/2010



Re: FIA Card Services N.A.
Reference #: [REDACTED]
Debt Balance: \$3,923.72 
File #: [REDACTED]
Settlement Amount: \$981 

Dear [REDACTED],

This letter is the proposed settlement agreement in response to your discussion with our office on 8/24/2010, regarding the above referenced debt to our client, FIA Card Services N.A.. On behalf of our client, our office has been authorized to accept the following as settlement in full:

- \$410.00 due by 8/24/2010
- \$142.50 due by 9/28/2010
- \$142.50 due by 10/28/2010
- \$142.50 due by 11/28/2010
- \$142.50 due by 12/28/2010

Please make payments payable to Budzik and Dynia, LLC. If paying by check or money order, write your account number on the check or money order.

In accordance with our agreement, payments will be processed by Budzik and Dynia, LLC on the above referenced dates.

Payments may be made through ACH, debit card, check or money order. If paying by ACH or debit card, in accordance with our agreement, payments will be processed by Budzik and Dynia, LLC on the above referenced dates. If paying by check or money order, please make payments payable to Budzik and Dynia, LLC and write your account number on the check or money order.

Failing to honor any of these stipulations will render this settlement offer null and void. Your balance will revert back to the original amount, less any payments made thereon.

Please be advised that our client may be required by law to report this settlement to one or more taxing authorities. The client makes no representation about tax consequences this may have or any reporting requirements that may be imposed on them. We advise that you consult an

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