

CLIENT SERVICES, INC.  
3451 Harry S. Truman Blvd.  
ST. Charles, MO. 63301

03-29-10

REFERENCE NO.

RE: FIA CARD SERVICES  
CLIENT ACCOUNT NUMBER:  
CURRENT BALANCE: \$31,689.00

~~I AM FORWARDING THIS LETTER TO CONFIRM THAT OUR CLIENT HAS AGREED~~  
TO ACCEPT \$10,000.00 AS SETTLEMENT IN FULL FOR THE ABOVE  
OBLIGATION.

THIS OFFER IS VALID PROVIDED THE FULL SETTLEMENT AMOUNT IS  
RECEIVED ACCORDING TO THE FOLLOWING TERMS:

\$800.00	03-30-10,
\$2500.00	04-20-10,
\$450.00	05-20-10,
\$1250.00	06-20-10,
\$1250.00	07-20-10,
\$1250.00	08-20-10,
\$2500.00	09-20-10.

IF THE AMOUNT WRITTEN-OFF IS EQUAL OR GREATER THAN \$600.00,  
OUR CLIENT IS REQUIRED BY INTERNAL REVENUE CODE, SECTION 6050P,  
TO REPORT THIS AMOUNT AND ISSUE A FORM 1099-C. IF YOU HAVE ANY  
QUESTIONS REGARDING YOUR PERSONAL TAXES, IT IS RECOMMENDED YOU  
CONSULT WITH A CERTIFIED PUBLIC ACCOUNTANT OR OTHER TAX  
PROFESSIONAL.

SINCERELY,  
RENEE LEE

THIS COMMUNICATION IS FROM A PROFESSIONAL DEBT  
COLLECTION AGENCY. THIS IS AN ATTEMPT TO COLLECT  
A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR  
THAT PURPOSE.

1099SO-M