



CREDITORS INTERCHANGE
80 Holtz Drive, Buffalo, NY 14225
Phone: 716.614.7500
Fax: 716.614.7546
ci@creditorsinterchange.com

10-18-07

[Redacted]

Buffalo Office Hours (Eastern Time):
8:00AM - Midnight Monday-Thursday
8:00AM 9:00PM Fr.;day
8:00AM 2:00 PM Saturday
9:00AM 1:00 PM Sunday

RE: FIA CARD SERVICES, N.A.
REFERENCE #: [Redacted]
CI ACCOUNT #: [Redacted]
BALANCE OWING: \$ 14173.58

DEAR [Redacted]

This letter is intended to verify that we, Creditors Interchange, have agreed to accept the following as settlement in full for the above mentioned account. Failure to comply with these proposed conditions will make this offer null and void.

\$1500.00 due in our office by 10-31-07 \$700.00 due in Our office by 11-30-07
\$700.00 due in our office by 12-30-07 \$700.00 due in our office by 01-30-08
\$700.00 due in our office by 02-28-08 \$700.00 due in our office by 03-28-08

Upon clearance of your payment(s), the account will be considered settled in full. Bank of America will notify the credit bureaus to reflect a zero balance. The account history will be reported as a "settled as agreed" charged-off account. In the event your write-off balance exceeds \$600.00, it will be your responsibility to claim that amount as earned income on your tax return for the following year. Bank of America will provide you with the necessary 1099C form and notify the IRS of the amount of the write-off balance.

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

Creditors Interchange Receivable Management, LLC is a Delaware limited liability company.

New York City Department of Consumer Affairs License Number: 1168J.53

Sincerely,
Creditors Interchange

[Handwritten signature]

[Redacted] x [Redacted]
Collection Consultant
BOFASIF6:CpU

Managerial Approval