

December 28, 2011

RE: FIA Card Services, N.A., the issuer of your Bank of America credit card

For: [REDACTED]

Date of Referral: 12/06/2011

Date of Service: 10/20/2006

Please contact: (800) 925-6136

Total Amount Due: \$17,972.30[REDACTED]
DALLAS, TX 75229-6049**\$13,772.30
SAVED**

We have been authorized by our client FIA Card Services, N.A., the issuer of your Bank of America credit card, to accept \$4,200.00 as settlement in full on the account. Payments for the settlement must be received by NES as set forth in the schedule below. FIA Card Services has advised us that the settlement agreement will be null and void if any payment is received by NES after the due date indicated below. Please contact this office if you would like to discuss this offer.

| <u>Amount</u> | <u>Date</u> |
|---------------|-------------|
| \$1,800.00 | 12/29/11 |
| \$300.00 | 1/27/12 |
| \$300.00 | 2/27/12 |
| \$300.00 | 3/27/12 |
| \$300.00 | 4/27/12 |
| \$300.00 | 5/28/12 |
| \$300.00 | 6/27/12 |
| \$300.00 | 7/27/12 |
| \$300.00 | 8/27/12 |

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 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.

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

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION