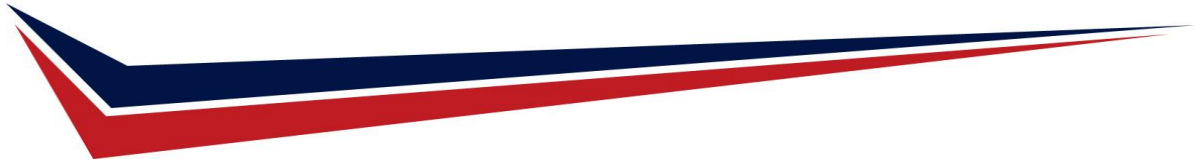


USA Debt Professionals



August 15, 2011

**\$9,254.09
SAVED**

RE: FIA Card Services, N.A.

For: [REDACTED]

Date of Referral: 07/08/2011

Date of Service: 02/26/2009

Please contact: (800) 925-6136

Total Amount Due: \$ 11,004.09

[REDACTED]

PALMETTO, FL 34220-1685

[REDACTED]

We have been authorized by our client to accept \$1,750.00 due 8/24/2011 as settlement in full for your FIA Card Services, N.A. account. Please contact this office if you would like to discuss this offer.

If the remaining balance on this account after settlement is equal to or exceeds \$600.00, the IRS requires Bank of America to report the amount of forgiveness of debt on a 1099-C form. Bank of America makes no representation about tax consequences this may have or any reporting requirements that may be imposed on it. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement.

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