

CLIENT SERVICES, INC.



02-25-10

40% Offer

REFERENCE NO.



RE: PIA CARD SERVICES
CLIENT ACCOUNT NUMBER:
BALANCE: \$5119.35



I AM FORWARDING THIS LETTER TO CONFIRM THAT OUR CLIENT HAS AGREED TO
ACCEPT \$ 2100.00 AS SETTLEMENT IN FULL FOR THE ABOVE OBLIGATION.

THIS OFFER IS VALID PROVIDED THE FULL AMOUNT OF THE SETTLEMENT IS
RECEIVED ACCORDING TO THE FOLLOWING SCHEDULE. PAYMENTS MAY BE MADE
ONLINE AT WWW.CLIENTSERVICES/PAYMENT.

<u>AMOUNT DUE</u>	<u>DUE DATE</u>
\$2100.00	02-26-10

IF THE AMOUNT WRITTEN-OFF IS EQUAL OR GREATER THAN \$600.00, OUR CLIENT MAY BE
REQUIRED BY INTERNAL REVENUE CODE, SECTION 6050F, 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,

LINDA MONTAGUE

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.

NEW YORK CITY LICENSE NO. 

Settled / Scan ned

40% Offer

January 21, 2010

- Paul W. Zwickler
Att. Bar
- Robert W. Thomsen
Att. Bar
- William H. Hertz
Att. & NY State
- Miranda H. Venetian
Att. Bar
- Barbara A. Cameron
Att. Bar
- Abigail L. Housholder
Att. Bar
- Teresa Chubb
Att. Bar
- Elizabeth Bergman
Att. & NY State
- Tom M. Ruzick
Att. Bar
- Janet Balkema
Att. Bar
- Stephanie J. Lau
Att. Bar
- Eric J. Jia
Att. Bar
- Arthur Kazanoff
Att. NY & NY State
- Martha Holliman
Att. Bar
- Andrew J. Jhon
Att. & FL State
- Ignacio Jimenez
Att. NY & NY State
- Ronald Caballero
Att. & NY State
- Daniel D. Arnold
Att. & NY State
- Cecily J. Maloney
Att. Bar
- Tamara J. Marks
Att. Bar
- Tracy Barber
Att. NY & NY State
- Stacy De La Rosa
Att. & NY State
- Miguel Valdes
Att. Bar
- Hiroshi Saito
Att. Bar
- Q. Michael Berquist
Att. Bar
- Myra Ann McClure Kasko
Att. Bar
- Michael B. McDonald
Att. Bar
- Christopher D. Quinn
Att. Bar
- Michael D. Nagre
Att. & NY State
- Kristal L. Orson
Att. Bar
- Sharon M. Pawley
Att. Bar
- Tim L. Kunt
Att. Bar
- Alfred S. Lurie
Att. DC, NY, & NY State
- Gregory D. Haur
Att. & DC State
- Joseph C. Monahan
Att. Bar
- Karen M. Hughes
Att. & NY State
- Ray D. Kagan
Att. & NY State
- Dorcas I. Smith
Att. & NY State
- Nicholas Auler
Att. Bar



RE: Bank of America
 [Redacted]
 Account Number: [Redacted]
 Original Number: [Redacted]
 Account Balance: \$ 46031.66

Dear Mr. [Redacted]

This letter will confirm that our client, Bank of America, has agreed to accept \$18,413.00 as settlement in full of the above-referenced account. This settlement is conditioned upon a check in the amount of \$18,413.00 due on or before January 27, 2010.

Upon timely receipt of said payment and the successful negotiation thereof, this office shall advise our client that the account is settled in full. Thereafter, in due course, our client will notify the appropriate credit reporting agencies of the account's settled status.

If the payment of the settlement amount is not made on or before the dates stated above, acceptance of your settlement offer is withdrawn. If you have any questions or concerns, please contact your account manager.

Sincerely,
 [Redacted Signature]
 Account Specialist

"Bank of America may be required by law to report this settlement to one or more taxing authorities. The Bank makes no representation about tax consequences this may have or any reporting requirements that may be imposed on the Bank. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement."

1. This firm is a debt collector.
2. This firm is attempting to collect a debt and any information obtained will be used for that purpose.
3. Important notices appear on the back of this letter. Please read them as they may affect your rights.
4. Colorado residents: please read important notice on the back of this letter.