

GLASSER AND GLASSER P.L.C.

Bernard Glasser  
1910-1983  
Melvin R. Zimm  
1953-2009

Richard S. Glasser  
Michael A. Glasser  
William H. Monroe, Jr.  
Kip A. Harbison  
Mark K. Groves  
Charlotte E. Vaughn  
Lisa S. Brook  
Marc C. Greco\*\*  
Stephen R. Meenan

Attorneys and Counsellors at Law

1932 - Celebrating our 78<sup>th</sup> Year - 2010

January 20, 2010

Richard A. Knee\*\*\*  
Karen M. Zello  
L. Robert Richman  
Patrick J. McKenna  
Lindsey C. Kelly\*\*\*\*  
Timothy R. Spaulding  
Daniel T. Bengston  
Melissa M. Watson Goode  
Michele S. Cumberland\*\*\*\*  
Erin C. Quinn

\* Also admitted in DC  
\*\* Also admitted in LA  
\*\*\* Also admitted in TX  
\*\*\*\* Also admitted in NC  
\*\*\*\*\* Also admitted in MD

50.2% Offer

VIA FACSIMILE: 214/644-0384

[Redacted]

Re: FIA CARD SERVICES, N.A.

Our File No.: [Redacted]

Original File #: [Redacted]

Dear [Redacted]:

I write concerning the above-referenced account placed for collection. As of today, the total balance due is \$14,576.33, with interest accruing at the rate of 0% per annum.

FIA CARD SERVICES, N.A. has authorized us to extend the following settlement offer, without prejudice. We are authorized to accept \$4,170.00 in full satisfaction of your client's delinquent account if their funds are received in this office on or before January 25th, 2010. This offer and your client's prompt acceptance (and payment) will satisfy this debt in full.

Please call me at [Redacted] if you have any questions, need anything further or if I may be of assistance. Thanking you for your kind consideration, I remain

Sincerely yours,

[Redacted Signature]

Note: This communication is from a debt collector. The purpose of this communication is to collect a debt.