

DONALD G. NELSON
ROBERT SCOTT KENNARD
JONATHAN E. AYERS
JAMIE ALLISON FORBES*
CLIFTON INOHARA

NELSON & KENNARD
Attorneys at Law

FACSIMILE

*Licensed in California and Oregon

50% Offer

March 31, 2010

Re: Our Client: FIA CARD SERVICES, N.A.
Balance to Date: \$15,819.83
Our File No.: [REDACTED]

Dear [REDACTED]

As you are aware, this office represents FIA CARD SERVICES, N.A. with respect to the above-referenced matter. FIA CARD SERVICES, N.A. has agreed to accept the sum of \$7,910.00 as settlement in full of your obligation owed to it.

Pursuant thereto, we will expect this amount to be received in our office no later than 03/31/2010. The funds are to be in the form of a cashier's check or payment by phone only, payable to Nelson & Kennard Client Trust Account, P.O. Box 13807, Sacramento, CA 95853. Please send the payment to my attention and reference our file number listed above to ensure proper credit to your account.

This offer of compromise will expire on 03/31/2010. If payment is not received as stated herein, we will continue to pursue collection of the full balance due.

If you choose to forward your payment via an express courier, please send it to our street address of [REDACTED]

This firm is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose.

Very truly yours,

NELSON & KENNARD

[REDACTED]
Account Representative
[REDACTED]