

RAUSCH, STURM, ISRAEL, ENERSON & HORNIK, LLC
ATTORNEYS AT LAW

WILLIAM C. STURM
SCOTT M. ISRAEL
ROBERT HORNIK
JULIE A. RAUSCH
GREGORY W. ENERSON
RAYMOND J. RAUSCH (RETIRED)

RYAN M. PETERSON
BRANDON E. BOWLIN
JAMES P. REBE
JAMES J. NATWICK
SHANE P. GALE
SARAH C. DALEY

250 N. SUNNYSLOPE ROAD, SUITE 300
BROOKFIELD WI 53005
TOLL FREE: (888)302-4010
FAX: (262) 799-5710
LAWFIRM@RSIEH.COM
WWW.RSIEH.COM

March 31, 2010

40% Offer

807368 - falc.wpd



Re: [REDACTED]
Account No.: ***** [REDACTED]
Our Client: FIA CARD SERVICES, N.A.
Our File Number: [REDACTED]
Balance Due: \$12,376.36

Dear [REDACTED]

We have authorization to settle your account for the discounted amount of **\$6,188.50**. In order to accept this offer the full settlement amount must be paid in a single lump sum payment AND must be **received in our office by 3:00 p.m. on 03/31/2010**. Please include a copy of this letter with your payment.

Additional settlement offers may be made to you in the future. If made, the additional settlement offers may be more or less favorable to you than this one. Please note, however, that our client is not obligating itself to make any further settlement offers. **Please note that the collection process will continue until the settlement amount is received in our office. If you can not make the payments as proposed above, please call our office at (888)302-4010 and we will be happy to discuss alternate payment arrangements.** For your convenience our office is open from 8am to 8pm Monday through Thursday, 8am to 5pm on Friday and Saturday 8am to 12pm. Please note all times are central standard.

Your payments should be made direct to our corporate office at: [REDACTED]
[REDACTED] Your check or money order should be made payable to: FIA CARD SERVICES, N.A.. For your convenience, payment can also be made via our web site at: <http://www.rsieh.com>.

Yours truly,

RAUSCH, STURM, ISRAEL, ENERSON & HORNIK, LLC

THIS FIRM IS A DEBT COLLECTOR.
Tambien hablamos Español

Pay by credit card by completing and signing this form!
(Please Check One) MasterCard Visa Discover

Card Number: _____ Security Code (3 Digit): _____ Exp. Date: _____

Amount: _____ Date(s) to Run Payment: _____ Signature: _____

Name on Card: _____ Billing Phone#: _____

Billing Address: _____ File# 807368