



BMW Financial Services

25%

March 2, 2012

Joey [REDACTED]
[REDACTED]
9453 240th St
Floral Park, NY 11001-3828

Reference BMW Card last four: [REDACTED]
Subject Settlement Request

Dear [REDACTED]

Per our conversation with Michael Sininsky with S.J. Packman & Associates LLC, the current balance on your account is \$10,185.64 BMW Bank of North America accepts the settlement offer of \$2,521.91 on the account. The payment is due March 15th, if we do not see the payment posted to your account by March 15th we will consider the settlement offer void. Once all of the payments have been received we will considered the account settled in full, and the account will be reported to the credit bureau's as zero balance settled for less than the full balance.

The payment should be sent to:

Regular Payments:
BMW Card Services
PO Box 5612
Hicksville, NY 11802

Overnight Payment:
FIS Remittance
TA-34
11601 Roosevelt Blvd.
St. Petersburg, FL 33716-2202

Or a pay by phone can be scheduled by calling 1-801-461-6429.

If you should have any questions regarding this decision, please write to us at BMW Card Services, Attention: Credit Department, P.O. Box 9488, Salt Lake City, UT 84109-0488 or call us at 888-BMW CARD. We are available by phone 24 hours a day, 7 days a week or by mail at either address listed on this letter.

Yours sincerely,

Credit Department
BMW Card Services

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with the law concerning this creditor is FDIC Consumer Response Center, Attn: Regional Director, 2345 Grand Boulevard, Suite 100, Kansas City, Missouri 64108.

Company
BMW Bank of North America
A wholly-owned subsidiary of BMW Financial Services NA, LLC

BMW Group Company

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