

MALEN & ASSOCIATES, p.c.  
Attorneys at Law  
123 Frost Street, Suite 203  
Westbury, New York 11590  
(516) 334-3500  
Ext: 5947

07/06/10

JENNIFER [REDACTED]  
[REDACTED]  
JOHNSON CITY NY 13790

40%  
Summons

Re: FIA CARD SERVICES, N.A.  
and  
JENNIFER [REDACTED]  
AKA JENNIFER [REDACTED]

File No: 226 [REDACTED]  
48889400 [REDACTED]  
Originating Creditor: BANK OF AMERICA NA, USA  
Balance Due: \$ 9479.55

Dear JENNIFER [REDACTED]

**\*\*IF YOU ARE REFINANCING OR SELLING YOUR HOME, THIS LETTER IS NULL & VOID!\*\***

This is to confirm our client's acceptance of a settlement with reference to the above captioned to be paid in ONE LUMP SUM payment.

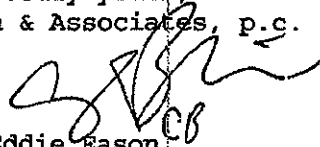
Your LUMP SUM payment of \$ 3791.82 is expected on or before 07/12/10.

Please make checks payable to Malen & Associates, p.c. and put the file number in the memo section of the check.

A satisfaction of judgment, if applicable, shall be issued once your funds have cleared, provided funds are not from a refinance or sale of real property.

This is an attempt to collect a debt, any information obtained will be used for that purpose. We are Debt Collectors.

Very truly yours  
Malen & Associates, p.c.

By:   
Eddie Eason  
Account Representative  
(516) 479-5947

settlement  
craig