

FORSTER, GARBUS & GARBUS

Attorneys at Law
7 Banta Place
Hackensack, NJ 07601
www.fgny.com

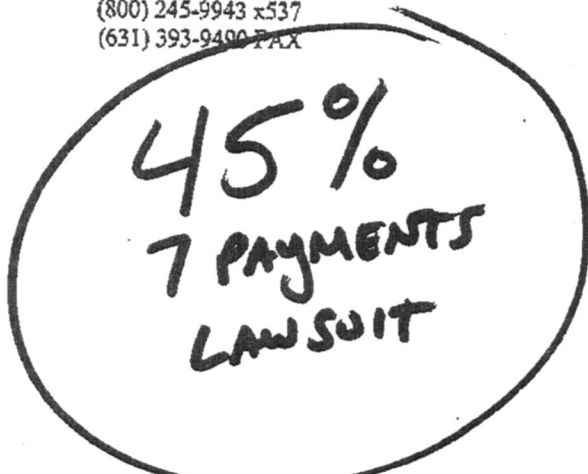
Ronald Forster (NY Bar)
Mark A. Garbus (NY Bar)
Glenn S. Garbus (NJ, CT & NY Bar)

(800) 245-9943 x537
(631) 393-9490 FAX

December 9, 2010

Via Fax #: 888-777-2170

Attn: Michael



Re: FIA Card Services, N.A vs. Leonard [redacted]
Account No.: [redacted]
Ref. No.: [redacted]
Original Account #: [redacted]
Original Balance: \$17,426.04

Dear [redacted]

Please be advised that you can send payments for more than the agreed upon amount of \$1,050.00 monthly without penalty, but you must continue to make payments each and every month for the minimum of the agreed upon amount. This office does not send invoices or reminders; it is your responsibility to make sure that payments are received in a timely manner as required herein. All payments shall have the file number [redacted] written upon it for identification. If sending payment by Western Union, you MUST contact our office and provide the Western Union Tracking Number. This settlement will also be null and void if this account is being paid from the proceeds of a sale of property or a refinance of property owned by the defendant and this office was not informed of same.

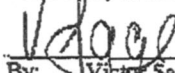
"Bank of America may be required by law to report this settlement to one or more taxing authorities. The Bank makes no representation about tax consequences this may have or any reporting requirements that may be imposed on the Bank. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement."

This action is settled for \$8,050.00 upon the following terms and conditions, to be paid as follows: a payment of \$1,050.00 due on or before 12/31/10; thereafter, consecutive monthly payments of \$1,050.00 due on or before the 30th day of each and every month, commencing on 1/30/11, until the settlement amount is fully paid.

All payments are to be made by check, money order, western union, or direct check over the phone and are to be made payable to FORSTER, GARBUS & GARBUS and mailed to 500 Bi-County Blvd, Suite 350, Farmingdale, NY 11735.

Upon clearance of \$8,050.00, this office will close their file on this matter. If legal action has commenced on this matter, then this office will issue a Warrant of Dismissal with the appropriate Court within ten (10) business days. If you have any questions, please feel free to contact this office.

Very truly yours,
FORSTER, GARBUS & GARBUS


By: Victor Sage
Supervisor

VS/clv

(PLEASE NOTE THAT WE ARE REQUIRED, UNDER FEDERAL LAW, TO ADVISE YOU THAT WE ARE DEBT COLLECTORS AND ANY INFORMATION WE OBTAIN WILL BE USED IN ATTEMPTING TO COLLECT THIS DEBT.)