

CLIENT SERVICES, INC.
3451 HARRY S. TRUMAN BLVD.
ST. CHARLES, MO 63301

03-19-10

REFERENCE NO.

REYNALDO

RE: FIA CARD SERVICES
CLIENT ACCOUNT NUMBER:
BALANCE: \$4174.01

I AM FORWARDING THIS LETTER TO CONFIRM THAT OUR CLIENT HAS AGREED TO ACCEPT \$ 1275.00 AS SETTLEMENT IN FULL FOR THE ABOVE OBLIGATION. THIS OFFER IS VALID PROVIDED THE FULL AMOUNT OF THE SETTLEMENT IS RECEIVED ACCORDING TO THE FOLLOWING SCHEDULE. PAYMENTS MAY BE MADE ONLINE AT WWW.CLIENTSERVICES.COM/PAYMENT.

<u>AMOUNT DUE</u>	<u>DUE DATE</u>
\$318.00	03-30-10
\$318.00	04-29-10
\$318.00	05-28-10
\$321.00	06-28-10

IF THE AMOUNT WRITTEN-OFF IS EQUAL OR GREATER THAN \$600.00, OUR CLIENT MAY BE REQUIRED BY INTERNAL REVENUE CODE, SECTION 6050P, TO REPORT THIS AMOUNT AND ISSUE A FORM 1099-C. IF YOU HAVE ANY QUESTIONS REGARDING YOUR PERSONAL TAXES, IT IS RECOMMENDED YOU CONSULT WITH A CERTIFIED PUBLIC ACCOUNTANT OR OTHER TAX PROFESSIONAL.

SINCERELY,

THIS COMMUNICATION IS FROM A PROFESSIONAL DEBT COLLECTION AGENCY. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.