

4285 Genesee Street
Cheektowaga, NY 14225-1943

NORTHSTAR
LOCATION SERVICES, LLC
888-820-0963

RETURN SERVICE REQUESTED

Hours Mon-Thur 8AM-10PM ET,
Fri 8AM-8PM ET, Sat 8AM-2PM ET

Original Balance \$4,038.37
Settled for \$1,211.52

Saved \$2,826.85

70% Savings

CREDITOR: FIA CARD SERVICES, N.A.
ORIGINAL ACCT#:*****0865
ACCOUNT#: *****4378
DATE: 01/23/13
BALANCE: \$4,038.37
SETTLEMENT DUE: \$1,211.52

This letter serves as confirmation that, as the duly authorized representative for FIA Card Services, we have agreed to accept less than the full balance due as settlement on the above mentioned account. The settlement as offered shall be in the total amount of \$1,211.52. The first payment of \$800.00 is due in our office by 01/31/13. The final payment of \$411.52 is due in our office by 02/28/13. Upon clearance of funds, the aboved mentioned account will be closed as settlement in full. We are not obligated to renew this offer.

Please contact Maggie Long toll free at 1-888-820-0963 or direct dial our Remittance Department at 1-888-820-0963 to make your payment. Please be advised that if this item does not clear through your bank, this settlement offer will be considered null and void.

Upon receipt of all required payments, your account will be considered settled and you will not be obligated to pay the remaining balance. The terms of this settlement are final, and we have no obligation to renegotiate them at a later date. You must make all required payments by their agreed upon due dates. Subject to applicable law, payments submitted as a result of this settlement are not eligible for refund at anytime, except in rare instances, such as where the total of all payments made exceeds the total amount due under the terms of this settlement. If, as a result of this settlement, the amount forgiven or cancelled on this debt equals or exceeds \$600.00, the IRS may require FIA Card Services to report the amount forgiven or cancelled on a Form 1099-C. You will receive this form for the year in which the settlement is completed. If you want advice about the potential tax consequences that may result from this settlement, FIA Card Services recommends that you consult a tax professional of your choosing. FIA Card Services does not make any representations about the tax consequences that this settlement may have for you or any reporting requirements that may be imposed on FIA Card Services.

Federal law requires that we inform you this communication is from a professional debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

This account is issued and administered by FIA Card Services, N.A.

This collection agency is licensed by the Dept of Consumer Affairs, the City of New York License #1179143

Payment website: <https://www.gotonls.com>

To ensure proper credit, return this portion with your payment

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Northstar Location Services, LLC
Attn: Financial Services Dept.
4285 Genesee Street
Cheektowaga, NY 14225-1943

Amount Remitted: _____