

**From:** [REDACTED]  
**Sent:** Thursday, November 29, 2012 12:11 PM  
**To:** [REDACTED]  
**Subject:** FW: Requested Letter. Reference - [REDACTED]

CC 32795

**From:** ARS [mailto:NoReply@arsnational.com]  
**Sent:** Thursday, November 29, 2012 11:58 AM  
**To:** [REDACTED]  
**Subject:** Requested Letter. Reference - [REDACTED]

<b>Original Balance</b>	<b>\$16,041.72</b>
<b>Settled for</b>	<b>\$3,213.00</b>
<hr/>	
<b>Saved</b>	<b>\$12,828.72</b>



**80% Savings**



**ARS National Services, Inc.**

PO Box 469046  
Escondido, CA 92029-9046  
Phone: (866) 879-1503 FAX: (866) 422-0765  
New York City License #1020790  
[www.payarsnational.com](http://www.payarsnational.com)

**NATIONAL**  
**— DEBT RELIEF —**

Thursday, November 29, 2012

**ACCOUNT IDENTIFICATION**

Re: FIA Card Services, N.A.

Account: \*\*\*\*\* 0400  
Original Account: \*\*\*\*\* 0496  
ARS Account No: [REDACTED]  
Balance: \$16,041.72



Dear: [REDACTED]

This letter confirms that ARS is duly authorized to accept **\$3,213.00** in Full Settlement of the above-referenced account. The settlement amount is due as follows:

**Payment 01: \$1,413.00 Due on: Friday, November 30, 2012**

Please secure your payment with a debit card or check by phone no later than: **Thursday, November 29, 2012 by 4:00pm PST.**

<b>Payment 02:</b>	<b>\$225.00</b>	<b>Due on:</b>	<b>Sunday, December 30, 2012</b>
<b>Payment 03:</b>	<b>\$225.00</b>	<b>Due on:</b>	<b>Wednesday, January 30, 2013</b>
<b>Payment 04:</b>	<b>\$225.00</b>	<b>Due on:</b>	<b>Thursday, February 28, 2013</b>
<b>Payment 05:</b>	<b>\$225.00</b>	<b>Due on:</b>	<b>Saturday, March 30, 2013</b>
<b>Payment 06:</b>	<b>\$225.00</b>	<b>Due on:</b>	<b>Tuesday, April 30, 2013</b>
<b>Payment 07:</b>	<b>\$225.00</b>	<b>Due on:</b>	<b>Thursday, May 30, 2013</b>
<b>Payment 08:</b>	<b>\$225.00</b>	<b>Due on:</b>	<b>Sunday, June 30, 2013</b>
<b>Payment 09:</b>	<b>\$225.00</b>	<b>Due on:</b>	<b>Tuesday, July 30, 2013</b>

Your payment must reach this office by the due date or this offer will become null and void. To ensure your funds are received by the due date, ARS accepts **"Quick Check"** by phone, **Western Union "Quick Collect" (Code City: ARS 25173508)**, **Moneygram "Express Payment" (Receive Code: 5161)**, or you can make your payment online at [www.payarsnational.com](http://www.payarsnational.com).. If your bank refuses to honor your check or other payment arrangements, this offer will become null and void.

Please do not respond to this email, if you have any questions, please contact your account representative at (866) 879-1503, extension 1426. Our office hours are Monday through Friday, 6:30am to 8:00pm, Pacific Time.

Sincerely,

ROMY SOBORO  
Account Representative

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

**NOTICE OF ELECTRONIC CHECK PROCESSING:**

We reserve the right to process checks electronically by transmitting the routing, account, and check number to the bank. By submitting a check, you authorize us to initiate an electronic debit from your account. A returned check may be collected electronically if it is returned for insufficient funds.

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, 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.

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

**California Residents:**

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may