

<b>Original Balance</b>	<b>\$21,371.14</b>
<b>Settled for</b>	<b>\$7,479.90</b>
<hr/>	
<b>Saved</b>	<b>\$13,891.24</b>

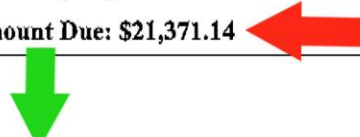
**65% Savings**



**NATIONAL ENTERPRISE SYSTEMS**  
**Professional Debt Collectors**  
**29125 Solon Road**  
**Solon, OH 44139-3442**

January 28, 2013

RE: FIA Card Services, N.A.  
Original Account Number: 54XXXXXXXXXXXX8066  
Charge Off Account Number: 54XXXXXXXXXXXX9315  
Date of Referral: 01/05/2013  
Date of Service: 07/18/1994  
Please contact: (800) 925-6136  
**Total Amount Due: \$21,371.14**



We have been authorized by our client, FIA Card Services, to accept \$7,479.90 as settlement in full on the account. Payments for the settlement must be received by NES as set forth in the schedule below. FIA Card Services has advised us that the settlement agreement will be null and void if any payment is received by NES after the due date indicated below. Please contact this office if you would like to discuss this offer.

<u>Amount</u>	<u>Date</u>
\$500.00	1/31/13
\$500.00	2/28/13
\$3,239.95	3/29/13
\$3,239.95	4/29/13

NATIONAL

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 communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

IONNES102007BMP

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

**NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION**