



Original Balance	\$8,249.54
Settled for	\$2,600.00
<hr/>	
Saved	\$5,649.54

68% Savings

Date: 1/28/2013

Re: Your MBNA MasterCard credit card account ending in 7872

Important: Formal settlement offer.

Dear [Redacted]

This letter is in reference to your MBNA MasterCard credit card account ("Account") referenced above. We are writing to notify you of a formal offer to settle your Account. If your Account is not already closed, upon approval of any settlement it will be. Once the settlement has been fulfilled, your Account will report to the credit bureau as "Settled", which may negatively impact your credit file. If you accept and fulfill the terms of this settlement, you will not be obligated to pay the remaining balance on your Account, provided there are no additional and/or recurring transactions, such as credit balance protection insurance on the Account, of the date that you contact us.

Your Account has a current total outstanding balance of \$8,249.54. This offer is to settle your Account for payment of the total amount of \$2,600.00. To fulfill the terms of this settlement, you are required to provide us with verbal acceptance of this settlement offer and to send the following payment(s) on or before the respective due date(s) according to the schedule set out below:

<u>Payment Amount(s)</u>		<u>Payment Due Date(s)</u>
\$650	due by	01/31/2013
\$650	due by	02/28/2013
\$650	due by	03/28/2013
\$650	due by	04/26/2013

All payment amounts must be received on or before the agreed upon due dates noted above. If the payment(s) are not received by the due dates, this offer will be considered null and void. Your Account will be charged off, and may be sold to a third party collection agency. To discuss this settlement offer or to accept its terms, please contact us immediately, toll-free, at 1.866.618.4583 Monday through Thursday from 8 a.m. to 9 p.m., Friday from 8 a.m. to 5 p.m. or Saturday from 8 a.m. to noon Eastern Time.

Sincerely,

Camilla Breggi
 Customer Assistance Department
 MBNA

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