



GATESTONE

January 17, 2013

Ste 1300 11 Broadway
New York, NY
100041307

Original Balance	\$21,382.18
Settled for	\$5,702.17
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Saved	\$15,680.01

Dear [REDACTED]:

Re: FIA Card Services N.A.
Current Balance Due: \$21,382.18
Account Number: *****1040
E.D.P. #: [REDACTED]

73% Savings

Your above referenced account has been placed by FIA Card Services. This account is issued and administered by FIA Card Services, N.A. with Gatestone & Co. International Inc., a collection agency. This communication from a debt collector is an attempt to collect a debt and any information obtained will be used for that purpose. Calls to or from our company may be monitored or recorded for quality assurance purposes.

This will verify that we agree to accept \$5,702.17 (8 payments of \$633.57 each due on 01/31/2013, 02/28/2013, 03/29/2013, 04/30/2013, 05/31/2013, 06/28/2013, 07/31/2013, 08/30/2013; \$633.61 due by 09/30/2013), as settlement on the above noted FIA Card Services N.A. account. Cash, Certified Check, Money Order, Autoscribe, or Western Union must be received in our office on or before the above noted dates, or this offer will be considered null and void. Upon clearance of the above noted funds, a second letter will be issued as an unconditional verification that the above stated amount was received, has been cleared and is accepted as settlement of the above noted account or previous account number *****8084, if applicable.


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 will not be renegotiated at a later date. You must make all required payments by their agreed upon due dates. Payments submitted as a result of this settlement are not eligible for refund at anytime, except in an instance 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 N.A. 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 N.A. recommends that you consult a tax professional of your choosing. FIA Card Services N.A. 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 N.A.

Please keep this letter as confirmation of your settlement agreement, as the terms of this offer will not be reflected on your monthly statement. If you have any questions or concerns regarding this settlement please contact Rick Acaster at (800) 243-7167.

We trust the above is to your satisfaction.

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Yours truly,
GATESTONE & CO. INTERNATIONAL INC.


Rick Acaster
Collection Manager
(800) 243-7167

New York City Department of Consumer Affairs license number 1023996