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November 13, 2012

11 BROADWAY STE 1300
 NEW YORK, NY 10004


Re: CACH, LLC as assignee of FIA CARD SERVICES, N.A./ Bank of America, N.A.

Original Creditor: FIA CARD SERVICES, N.A./ Bank of America, N.A.

Account Number: [REDACTED]

Our File Number: [REDACTED]

Current Balance: \$19,845.33 

Settlement Amount: \$6,000.00 

Original Balance	\$19,845.33
Settled for	\$6,000.00
Saved	\$13,845.33

Dear Sir/Madam:

This confirms your conversation with this office on November 13, 2012 that resulted in the settlement of this claim as follows:

An initial payment of \$2,200.00 must be received by this office on or before November 29, 2012. You will then make monthly payments of \$200.00 beginning on December 31, 2012 and continuing on or before the last day of each month. Your final payment of \$200.00 is due in the office on or before June 30, 2014. You will pay a total of \$6,000.00. Once this total has been received and cleared, the account will be considered Settled in Full.

Your payments must be made to the order of Daniels Norelli Scully & Cecere, P.C., as attorneys for CACH, LLC, and they will be made via check by phone, using the bank information you provided

If the payments are not made in accordance with the terms of this letter, this precise offer of settlement may or may not be renewed. If the offer of settlement is not renewed, the total current balance, together with accruing interest, will be due, less credit for any payments you did make.

If you have any questions, please contact Stephanie Butler at Ext. 3029. Thank you for your cooperation in this matter.

Very Truly Yours,

Ira R. Sitzer, Esq.

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