

**BUDZIK & DYNIA, LLC**  
**Attorneys at Law**

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5/18/2011

██████████  
5025 N CENTRAL AVE STE 602  
PHOENIX, AZ 85012

Re: FIA Card Services, N.A.  
Reference #: ██████████  
Debt Balance: \$27,919.49  
File #: ██████████  
Settlement Amount: \$7,025.00

Dear ██████████,

This letter is the proposed settlement agreement in response to your discussion with our office on 5/18/2011, regarding the above referenced debt to our client, FIA Card Services, N.A.. On behalf of our client, our office has been authorized to accept the following as settlement in full:

\$ 3,000.00	due by	5/28/2011
\$ 175.00	due by	6/28/2011
\$ 175.00	due by	7/28/2011
\$ 175.00	due by	8/28/2011
\$ 175.00	due by	9/28/2011
\$ 175.00	due by	10/28/2011
\$ 175.00	due by	11/28/2011
\$ 175.00	due by	12/28/2011
\$ 175.00	due by	1/28/2012
\$ 175.00	due by	2/28/2012
\$ 175.00	due by	3/28/2012
\$ 175.00	due by	4/28/2012
\$ 175.00	due by	5/28/2012
\$ 175.00	due by	6/28/2012
\$ 175.00	due by	7/28/2012
\$ 175.00	due by	8/28/2012
\$ 175.00	due by	9/28/2012
\$ 175.00	due by	10/28/2012
\$ 175.00	due by	11/28/2012
\$ 175.00	due by	12/28/2012

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

\$ 175.00 due by 1/28/2013  
\$ 175.00 due by 2/28/2013  
\$ 175.00 due by 3/28/2013  
\$ 175.00 due by 4/28/2013

Payments may be made through ACH, debit card, check or money order. If paying by ACH or debit card, in accordance with our agreement, payments will be processed by Budzik and Dynia, LLC on the above referenced dates. If paying by check or money order, please make payments payable to Budzik and Dynia, LLC and write your account number on the check or money order.

Upon receipt of all above payments the above referenced account will be settled in full. However, failure to honor any of these stipulations will render this arrangement offer null and void. Your balance will revert back to the original amount, less any payments made thereon.

Please be advised that our client may be required by law to report this settlement to one or more taxing authorities. The client makes no representation about tax consequences this may have or any reporting requirements that may be imposed on them. We advise that you consult an independent tax counsel of your own for any discussion on tax consequences which may result from this settlement.

Regards,

Budzik & Dynia, LLC

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