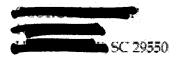
FIA CARD SERVICES"



September 19, 2006

Account No.:

This letter confirms our agreement to settle the above-referenced account.

The balance at the time of settlement was \$16,112.30. We will accept \$4,032.00 as settlement of this account.

Below are the payment terms for your account:*

<u>Due date</u>	Payment amount	<u>Due date</u>	Payment amount	Due date	Payment amount
10/31/2006	\$1,008.00				
11/30/2006	\$1,008.00				
12/31/2006	\$1,008.00				
1/28/2007	\$1,008.00				

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, please call and the state of t

Sincerely.



Customer Assistance department

*In return, upon receipt of all appaired payments, your account will be considered settled, and you will not be obligated to pay the reminiming balance provided no additional charges appear on this account after the date of this letter. Also, any future account activity that results in a credit balance may become the property of PIA Card Services. N.A. Any violation of this agreement will result in the full halower down down mineral payments must be received by the above-stated due date. If the above-referenced activement results in dath forgiveness of amount equal to or exceeding \$600.00, the Internal Revenue Service (IRS) requires FIA Card Services. N.A. to report the amount of forgiveness of debt or the IRS. The amount of forgiveness may be required to be included as moreone in federal tax returns. Please consult a tax advisor regarding this minuter.

SctCon