



Creditors Interchange  
80 Holtz Drive  
Buffalo, NY 14225-1470  
Tel: (716) 614-7500  
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Toll free: 800-693-3455

08-09-07

██████████  
6278 NORTH FEDERAL HWY STE 109  
C/O ELITE FINANCIAL SOLUTIONS  
FORT LAUDERDALE FL 33308

10955276

Buffalo Office Hours (Eastern Time):  
8:00AM - Midnight Monday-Thursday  
8:00AM - 9:00PM Friday  
8:00AM - 2:00PM Saturday  
9:00AM - 1:00PM Sunday

RE: FIA CARD SERVICES, N.A.  
REFERENCE #: ██████████  
CI ACCOUNT #: ██████████  
BALANCE OWING: \$ 3567.72

DEAR ██████████,

This letter is intended to verify that we, Creditors Interchange, have agreed to accept \$1,500.00 by 8-24-07 as settlement in full for the above mentioned account. Failure to comply with these proposed conditions will make this offer null and void.

Upon clearance of your payment(s), the account will be considered settled in full. The account history will be reported as a "settled as agreed" charged-off account. In the event your write-off balance exceeds \$600.00, it will be your responsibility to claim that amount as earned income on your tax return for the following year. Bank of America will provide you with the necessary 1099C form and notify the IRS of the amount of the write-off balance.

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

Creditors Interchange Receivable Management, LLC is a Delaware limited liability company.

New York City Department of Consumer Affairs License Number: 1168153

Sincerely,  
Creditors Interchange

██████████  
Collection ██████████

Managerial Approval

BOFASIF:cpu