

# HULL & ASSOCIATES, P.C.

## Attorneys at Law

May 25, 2011

[REDACTED]  
[REDACTED]  
SAN ANTONIO TX 78201Re: Cause No. [REDACTED]  
FIA CARD SERVICES, N.A.  
v. [REDACTED]  
Our File No: [REDACTED]

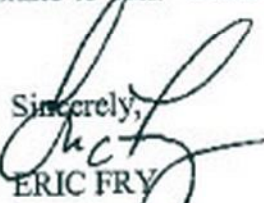
Dear Mr. [REDACTED]:

Our client has given us authorization to accept the amount of \$1,739.38 as full and final settlement on the referenced account. This figure is good for settlement in full through June 3, 2011. The actual amount owing on the account as of today's date is \$4,348.47.

Please make your check payable to our client and forward to this office to my attention. Alternatively, we now have the ability to take your payment by check over the telephone. This service is offered at no additional charge to you. Upon receipt of the settlement funds, we will prepare and forward to the courts a motion to dismiss your case in a timely manner. If the funds are in the form of certified funds, we will prepare the motion to dismiss your case as soon as possible. If the settlement funds are in the form of a personal check, we will prepare the motion to dismiss your case as soon as possible after the check has cleared the bank.

Also Bank of America may be required by law to report this settlement to one or more taxing authorities. The Bank makes no representation about tax consequences this may have or any reporting requirements that may be imposed on the Bank. You should consult with independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement.

If you have any questions, please do not hesitate to call. Otherwise, we will be awaiting receipt of the settlements funds.

Sincerely,  
  
ERIC FRY  
Investigations

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

6200 Savoy, Suite 440 ♦ Houston, TX 77036 ♦ Phone: 713/952-8336 ♦  
Fax: 713/952-8375