

Greystone Alliance LLC

Greystone Alliance LLC
PO Box 1810
Buffalo, NY 14240

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(716) 218-4800 Fax (716) 218-4801
1-888-720-4798

14% Settlement
\$27,218⁸⁵ Saved

8/31/2010
Re:FIA Card Services N.A.
Account # [REDACTED]
Original Account # [REDACTED]
Balance: \$31,730.85

[REDACTED]
[REDACTED]
[REDACTED]

IMPORTANT: To receive proper credit, be sure to enclose this portion with your payment.

Dear [REDACTED]

Account # [REDACTED]

In our telephone conversation today, you requested that our office send you written confirmation of your agreement to settle the above referenced account. This letter confirms our agreement to accept the following payment of \$4,512.00 as a settlement. Your current balance is \$31,730.85. This settlement offer will immediately terminate if any payment is not received on or prior to 9/17/2010 or if any payment is dishonored by the bank from which it was drawn. We are not obligated to renew this offer.

Make your check or money order payable to:

Greystone Alliance LLC
PO Box 1810
Buffalo, NY 14240

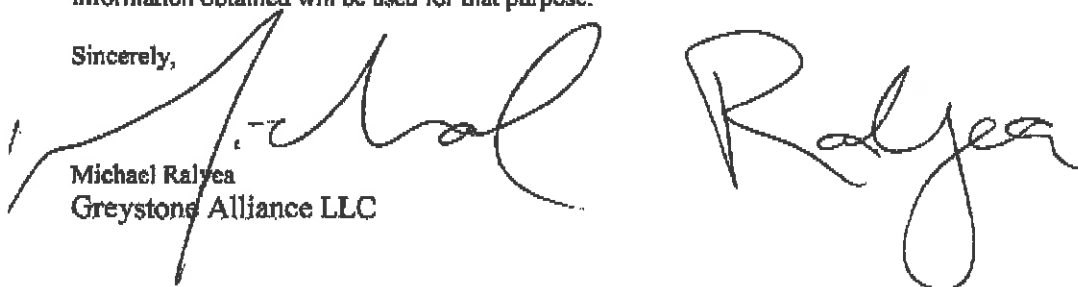
If you wish to speak to a representative concerning your account, you may contact this office toll free at 1-888-720-4798. Please refer to the account number indicated above. Our office hours are Monday through Thursday 8am-9pm EST and Friday 8am-4pm EST. Matt Beakman or another live agent will be available to speak to you during office hours.

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 independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement.

New York City Department of Consumer Affairs license number 1308481.

This is a communication from a debt collector. Federal law requires we notify you that this is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely,



Michael Ralyea
Greystone Alliance LLC