

**UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY**

CHRISTOPHER EVANS,

Plaintiff,

v.

PORTFOLIO RECOVERY ASSOCIATES,
LLC,

Defendant.

Hon. Joseph E. Irenas

Civil Action No.: 15-cv-01455-JEI-JS

DECLARATION

Now comes Christina F. Patterson and pursuant to 28 U.S. C. 1746, declares under penalty of perjury that the following is true and correct:

1. I am over eighteen years of age and am of sound mind.
2. I am designated by Portfolio Recovery Associates, LLC (hereinafter "PRA") as its custodian of records and am authorized by it to make this declaration.
3. I am employed by PRA as its Custodian of Records.
4. PRA is in the business of purchasing receivable accounts and collecting them.
5. I am familiar with the process and procedure by which PRA maintains its records of the purchase of such receivable accounts and its activity thereafter with respect to such accounts.
6. I am also familiar with the policies and procedures utilized by PRA in the collection of such accounts.
7. In the regular course of its purchase of these accounts, it maintains files concerning such purchases and its activities with respect to such accounts thereafter.

8. I have reviewed the file maintained by PRA, concerning its purchase of an account in the name of Christopher Evans (hereinafter "Plaintiff") from FIA Card Services, N.A./Bank of America and its activities with respect to the account thereafter.

9. The file concerning the account in the name of Plaintiff was maintained by PRA in the regular course of business of purchasing and collecting accounts.

10. Entries into the account notes for this account became part of PRA's files at or near the time that they were assigned by persons with knowledge of these documents. Copies of PRA's account notes for the account in the name of Plaintiff are attached hereto as Exhibit A.

11. These notes became part of this account record in the course of PRA's regularly conducted business activity.

12. PRA's records evidence that on or about September 28, 2012, PRA purchased an account in the name of Plaintiff from FIA Card Services, N.A.

13. PRA made attempts to collect the account, including sending a letter to Plaintiff on October 17, 2012. The letter was not returned. A copy of the October 17, 2012 letter is attached hereto as Exhibit "B".

14. This letter was sent automatically by PRA before any account representative even had an opportunity to communicate with the Plaintiff.

15. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

16. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

17. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

18. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY
CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

19. PRA's account notes indicate that the letter was in fact sent to the address
provided by the seller of the account.

20. PRA intended to send the validation notice to Plaintiff. If the letter was not sent,
such a failure would be unintentional.

21. Had the letter come back as undeliverable, PRA would have attempted to send the
letter again.

22. In fact, a subsequent letter sent to Plaintiff did come back as undeliverable and it
was resent to Plaintiff at a new address.

23. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY
CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

24. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY
CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

25. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY
CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

26. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY
CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

27. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY
CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

28. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY
CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

29. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY
CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

30. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY
CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

31. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY
CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

32. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY
CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

33. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY
CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

34. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY
CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

35. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY
CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

36. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY
CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

37. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY
CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

38. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

39. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

40. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

41. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED AUGUST 3, 2015.

42. If PRA threatened Plaintiff with a lawsuit after it already had a judgment against him such a threat would be unintentional and contrary to PRA's express policies and procedures prohibiting the threat to take an action that is not able to be taken or not intended to be taken.

43. PRA began calling Plaintiff in November 2012 and personally spoke with him on November 21, 2012.

44. PRA also spoke with an individual who did not identify himself at that same number on April 5, 2013

45. PRA filed a collection complaint against Plaintiff on April 30, 2013. A copy of which is attached hereto as Exhibit "C".

46. Plaintiff called PRA on May 4, 2013 after receiving the summons and complaint that had been served upon him.

47. PRA filed an application to enter a default Judgment and Judgment was entered on August 6, 2013. A copy of the application to enter default Judgment is attached hereto as Exhibit "D".

48. PRA made additional telephone calls to Plaintiff to two different telephone numbers during the one year prior to the filing of Plaintiff's complaint and spoke with him on some occasions as set forth on the table below.

Month	Calls to 2347		Calls to 0450	
	Answered	Unanswered	Answered	Unanswered
March 2014	1	1	0	19
April 2014	0	2	0	21
May 2014	1	3	0	19
June 2014	0	5	2	17
July 2014	0	5	0	20
August 2014	2	1	0	8
September 2014	2	2	0	9
October 2014	0	4	0	14
November 2014	2	1	0	8
December 2014	1	2	0	13

49. The purpose of the calls was to collect an unpaid obligation due from Plaintiff to PRA.

50. PRA called Plaintiff two times in March 2014 on his number ending in 2347.

51. On March 7, 2014, Plaintiff did not answer and on March 19, 2014 Plaintiff answered the phone and then terminated the call.

52. PRA called Plaintiff 19 times in March 2014 on his number ending in 0450, none of which were answered.

53. PRA called Plaintiff 2 times in April on his number ending in 2347 and neither call was answered.

54. PRA called Plaintiff 21 times in April 2014 on his number ending in 0450, none of which were answered.

55. PRA called Plaintiff 4 times in May on his number ending in 2347.

56. On May 6, 2014 Plaintiff answered the phone and then terminated the call. The other three calls were unanswered.

57. PRA called Plaintiff 19 times in May 2014 on his number ending in 0450, none of which were answered.

58. PRA called Plaintiff 5 times in June on his number ending in 2347 and none of the calls were answered.

59. PRA called Plaintiff 19 times in June 2014 on his number ending in 0450 and only two of the calls were answered.

60. On June 2, 2014 and June 30, 2014, Plaintiff answered the phone and then terminated the call.

61. PRA called Plaintiff 5 times in July on his number ending in 2347 and none of the calls were answered.

62. PRA called Plaintiff 20 times in July 2014 on his number ending in 0450, none of which were answered.

63. PRA called Plaintiff 3 times in August on his number ending in 2347.

64. On August 14, 2014 and August 27, 2014 Plaintiff answered the phone and then terminated the call. The other call was unanswered.

65. PRA called Plaintiff 8 times in August 2014 on his number ending in 0450, none of which were answered.

66. PRA called Plaintiff 4 times in September on his number ending in 2347.

67. On September 22, 2014 and September 30, 2014 Plaintiff answered the phone and then terminated the call. The other calls were unanswered.

68. PRA called Plaintiff 9 times in September 2014 on his number ending in 0450, none of which were answered.

69. PRA called Plaintiff 4 times in October on his number ending in 2347 and none of the calls were answered.

70. PRA called Plaintiff 14 times in October 2014 on his number ending in 0450, none of which were answered.

71. PRA called Plaintiff 3 times in November on his number ending in 2347.

72. On November 2, 2014 and November 13, 2014 Plaintiff answered the phone and then terminated the call. The other call was unanswered.

73. PRA called Plaintiff 8 times in November 2014 on his number ending in 0450, none of which were answered.

74. PRA called Plaintiff 3 times in December on his number ending in 2347.

75. On December 19, 2014 Plaintiff answered the phone and then terminated the call. The other calls were unanswered.

76. PRA called Plaintiff 13 times in December 2014 on his number ending in 0450, none of which were answered.

77. PRA made its last call to Plaintiff on December 31, 2014.

78. Later that day, PRA received a letter from Plaintiff's attorneys advising of their representation of Plaintiff and no further calls were made to Plaintiff.

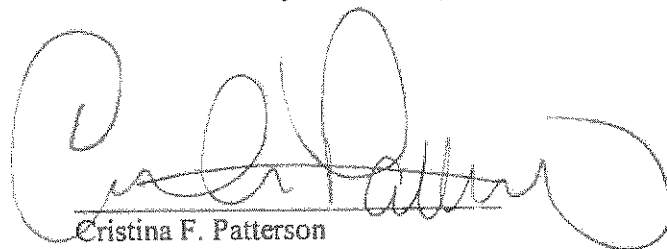
79. At no time from the date that PRA purchased the account through the date of the filing of the complaint in this matter has PRA received any payment from Plaintiff or anyone on the account.

80. At no time from the date that PRA purchased the account through the date of the filing of the complaint in this matter has PRA received any correspondence from Plaintiff disputing the account.

81. When attempting to contact Plaintiff, PRA did not intend to annoy, harass, oppress, or abuse any one.

82. When contacting or attempting to contact Plaintiff, PRA intended to communicate with Plaintiff and attempt to set up payment arrangements for the satisfaction of the debt at issue.

I certify under penalty of perjury under the laws of the United States of America that the foregoing statements made by me are true and correct. I am aware that if they are willfully false, I am subject to punishment.

A handwritten signature in black ink, appearing to read 'Cristina F. Patterson', written over a horizontal line.

Cristina F. Patterson
Custodian of Records

Dated: JAN 14 2016

Exhibit “A”

Date	Entry	ACT	RST	Note
2/4/2015 2:27:24 PM	NJM	ARS	INS	GC received complaint. N1 is represented by Amy Ginsburg-Bennehoff, Esq. ALL CALLS TO GC EXT 13332.
1/12/2015 4:35:04 PM	LPIMP	ATY	INS	[REDACTED]
1/2/2015 9:38:30 AM	LPIMP	ATY	INS	[REDACTED]
1/2/2015 9:38:30 AM	LPIMP	ATY	INS	[REDACTED]
1/2/2015 9:38:30 AM	LPIMP	ATY	INS	[REDACTED]
12/31/2014 2:12:56 PM	DSP004	INC	LRC	RECVD DL FROM 3RD PARTY DATED 12/23/2014 REQ CND. UPDATED ACCT RELATIONS/91. FWD TO SCAN.
12/31/2014 2:04:59 PM	DSP004	ARR	INS	3rd Party Representation for N1
12/31/2014 2:04:59 PM	DSP004	ARR	INS	CND Requested by N1
12/19/2014 10:32:50 AM	TWA009	TH1	STC	verify n1 heh u
11/13/2014 11:14:36 AM	TWA406	TO	STC	N1 HU DURING MM/MD
11/2/2014 8:47:05 PM	TWA329	TH1	STC	VER N1/N1 HU AFTER PROVIDED MERCHANT NAME
9/30/2014 9:44:14 AM	TWA007	TO	STC	N1 HU AFTER I TLD HIM MY NAME & THE NAME OF THE CO
9/22/2014 4:56:11 PM	TWA481	TO	STC	R-HU E-HU P-HU A-HU I-HU R-STC
8/27/2014 12:33:17 PM	TWA442	DO	STC	DIALER [REDACTED] 2347 N1 HUNGUP AFTER MDM
8/14/2014 10:58:37 AM	TWA053	TO	STC	No Promise at [REDACTED] 2347) Dialed: [REDACTED] 2347 n1 id thn hu
8/6/2014 5:23:24 PM	TWA313	TO	NM	No Msg at [REDACTED] 2347) MOP HU
6/30/2014 5:59:40 PM	TWA302	DH	NM	No Msg at [REDACTED] 0450) NML.
4/10/2014 9:21:07 AM	LPIMP	ATY	INS	[REDACTED]
2/5/2014 3:35:23 PM		ARS	INS	Letter LLJS sent:Compu Mail Rem Judgment Amount=\$860.07 Opt1 - 20% Savings: 1 payments of \$688.00 first payment due by 03/07/2014 Opt2 - 15% Savings: 6 payments of \$122.00 first payment due by 03/07/2014 Opt3 - 9% Savings: 12 payments of \$65.00 first payment due by 03/07/2014
1/30/2014 11:09:56 AM	SLS	ARS	INS	LLJS letter dated 1/22/2014 not mailed due to data issue.
1/22/2014 5:33:07 AM		ARS	INS	Letter LLJS sent:Compu Mail Rem Judgment Amount=\$860.07 Opt1 - % Savings: 1 payments of \$688.00 first payment due by 02/28/2014 Opt2 - % Savings: 6 payments of \$122.00 first payment due by 02/28/2014 Opt3 - % Savings: 12 payments of \$65.00 first payment due by 02/28/2014
9/11/2013 9:18:39 AM	LPIMP	ATY	INS	[REDACTED]
9/11/2013 9:18:39 AM	LPIMP	ATY	INS	[REDACTED]

8/14/2013 9:30:31 AM	LPIMP	ATY	INS	[REDACTED]
8/10/2013 9:11:53 AM	LPIMP	ATY	INS	[REDACTED]
8/10/2013 9:11:53 AM	LPIMP	ATY	INS	[REDACTED]
8/10/2013 9:11:53 AM	LPIMP	ATY	INS	[REDACTED]
8/10/2013 9:11:53 AM	LPIMP	ATY	INS	[REDACTED]
8/10/2013 9:11:53 AM	LPIMP	ATY	INS	[REDACTED]
8/10/2013 9:11:53 AM	LPIMP	ATY	INS	[REDACTED]
8/10/2013 9:11:53 AM	LPIMP	ATY	INS	[REDACTED]
8/10/2013 9:11:53 AM	LPIMP	ATY	INS	[REDACTED]
8/10/2013 9:11:53 AM	LPIMP	ATY	INS	[REDACTED]
8/10/2013 9:11:53 AM	LPIMP	ATY	INS	[REDACTED]
8/7/2013 9:08:52 AM	LPIMP	ATY	INS	[REDACTED]
8/7/2013 9:08:52 AM	LPIMP	ATY	INS	[REDACTED]
8/7/2013 9:08:52 AM	LPIMP	ATY	INS	[REDACTED]
8/3/2013 4:37:55 PM	DEM	ARS	INS	Current and original interest rates set to 0.
7/26/2013 9:10:32 AM	LPIMP	ATY	INS	[REDACTED]
7/26/2013 9:10:32 AM	LPIMP	ATY	INS	[REDACTED]
7/25/2013 9:07:02 AM	LPIMP	ATY	INS	[REDACTED]
7/24/2013 9:08:02 AM	LPIMP	ATY	INS	[REDACTED]
7/24/2013 9:08:02 AM	LPIMP	ATY	INS	[REDACTED]
7/24/2013 9:08:02 AM	LPIMP	ATY	INS	[REDACTED]
7/23/2013 9:09:51 AM	LPIMP	ATY	INS	[REDACTED]
7/23/2013 9:09:51 AM	LPIMP	ATY	INS	[REDACTED]
7/18/2013 3:22:58 PM	TWA153	ARS	INS	COR REVIEWED ACCT/APPROVED FOR DEFAULT FILING AFFIDAVIT OF PROOF AND NON-MILITARY SERVICE, AFF OF DEBT, AND AFF PURSUANT TO R 6:3-2 REGARDING AN ASSIGNED CLAIM
7/14/2013 9:11:32 AM	LPIMP	ATY	INS	[REDACTED]
7/12/2013 9:12:33 AM	LPIMP	ATY	INS	[REDACTED]
7/12/2013 9:12:33 AM	LPIMP	ATY	INS	[REDACTED]
7/12/2013 9:12:33 AM	LPIMP	ATY	INS	[REDACTED]
7/12/2013 9:12:33 AM	LPIMP	ATY	INS	[REDACTED]

7/12/2013 9:12:33 AM	LPIMP	ATY	INS	[REDACTED]
7/12/2013 9:12:33 AM	LPIMP	ATY	INS	[REDACTED]
7/12/2013 9:12:33 AM	LPIMP	ATY	INS	[REDACTED]
7/12/2013 9:12:33 AM	LPIMP	ATY	INS	[REDACTED]
7/12/2013 9:12:33 AM	LPIMP	ATY	INS	[REDACTED]
7/10/2013 9:07:41 AM	LPIMP	ATY	INS	[REDACTED]
7/6/2013 9:06:02 AM	LPIMP	ATY	INS	[REDACTED]
7/6/2013 9:06:02 AM	LPIMP	ATY	INS	[REDACTED]
7/4/2013 9:06:02 AM	LPIMP	ATY	INS	[REDACTED]
7/4/2013 9:06:02 AM	LPIMP	ATY	INS	[REDACTED]
7/4/2013 9:06:02 AM	LPIMP	ATY	INS	[REDACTED]
7/4/2013 9:06:02 AM	LPIMP	ATY	INS	[REDACTED]
7/4/2013 9:06:02 AM	LPIMP	ATY	INS	[REDACTED]
7/4/2013 9:06:02 AM	LPIMP	ATY	INS	[REDACTED]
7/4/2013 9:06:02 AM	LPIMP	ATY	INS	[REDACTED]
7/4/2013 9:06:02 AM	LPIMP	ATY	INS	[REDACTED]
6/28/2013 12:38:10 AM	LPIMP	ATY	INS	[REDACTED]
6/27/2013 8:33:11 PM	OPMN11	ARS	INS	DOB Load via TU: [REDACTED] 1983
6/27/2013 9:16:50 AM	LPIMP	ATY	INS	[REDACTED]
6/27/2013 9:16:50 AM	LPIMP	ATY	INS	[REDACTED]
6/25/2013 8:11:53 AM	TWA158	ARS	INS	[REDACTED]
6/21/2013 9:07:12 AM	LPIMP	ATY	INS	[REDACTED]
6/21/2013 9:07:12 AM	LPIMP	ATY	INS	[REDACTED]
6/21/2013 9:07:12 AM	LPIMP	ATY	INS	[REDACTED]
6/20/2013 9:05:43 AM	LPIMP	ATY	INS	[REDACTED]
6/20/2013 9:05:43 AM	LPIMP	ATY	INS	[REDACTED]
6/20/2013 9:05:43 AM	LPIMP	ATY	INS	[REDACTED]
6/20/2013 9:05:43 AM	LPIMP	ATY	INS	[REDACTED]

6/20/2013 9:05:43 AM [LPIMP](#) ATY INS [REDACTED]

6/20/2013 9:05:43 AM [LPIMP](#) ATY INS [REDACTED]

6/20/2013 9:05:43 AM [LPIMP](#) ATY INS [REDACTED]

6/20/2013 9:05:43 AM [LPIMP](#) ATY INS [REDACTED]

6/20/2013 9:05:43 AM [LPIMP](#) ATY INS [REDACTED]

6/20/2013 9:05:43 AM [LPIMP](#) ATY INS [REDACTED]

5/14/2013 3:25:14 PM [LPIMP](#) ATY INS [REDACTED]

5/9/2013 3:18:40 PM [LPIMP](#) ATY INS [REDACTED]

5/7/2013 9:03:29 AM [TWA021](#) ARR NC

5/7/2013 8:54:26 AM [TWA021](#) ARR NC

5/7/2013 8:38:18 AM [TWA021](#) ARR NC

5/7/2013 8:37:41 AM [TWA021](#) TO LTR

5/4/2013 3:07:24 PM [LPIMP](#) ATY INS [REDACTED]

5/4/2013 3:07:24 PM [LPIMP](#) ATY INS [REDACTED]

5/4/2013 3:07:24 PM [LPIMP](#) ATY INS [REDACTED]

5/4/2013 3:07:24 PM [LPIMP](#) ATY INS [REDACTED]

5/4/2013 3:07:24 PM [LPIMP](#) ATY INS [REDACTED]

5/4/2013 3:07:24 PM [LPIMP](#) ATY INS [REDACTED]

5/4/2013 3:07:24 PM [LPIMP](#) ATY INS [REDACTED]

5/4/2013 10:54:25 AM [TWA021](#) ARR NC

5/4/2013 10:53:36 AM [TWA021](#) INC STC R-[REDACTED]-2347
E-COMCAST
P-\$790.2 + 39=829.26
A-n1 said he wantmts to take care of acct
I-verified
R-cll dropped

5/4/2013 10:51:07 AM [TWA021](#) CBR LTR Bureau Requested for DBTR1.

5/2/2013 9:52:18 AM [LPIMP](#) ATY INS [REDACTED]

5/2/2013 9:52:18 AM [LPIMP](#) ATY INS [REDACTED]

5/2/2013 9:52:18 AM [LPIMP](#) ATY INS [REDACTED]

5/1/2013 10:29:21 PM [LPIMP](#) ATY INS [REDACTED]

5/1/2013 10:29:21 PM [LPIMP](#) ATY INS [REDACTED]

5/1/2013 10:29:21 PM [LPIMP](#) ATY INS [REDACTED]

5/1/2013 3:36:11 PM [LPIMP](#) ATY INS [REDACTED]

5/1/2013 3:36:11 PM [LPIMP](#) ATY INS [REDACTED]

5/1/2013 3:36:11 PM [LPIMP](#) ATY INS [REDACTED]

5/1/2013 1:55:18 PM [LPIMP](#) ATY INS [REDACTED]

5/1/2013 1:55:18 PM [LPIMP](#) ATY INS [REDACTED]

5/1/2013 1:55:18 PM [LPIMP](#) ATY INS [REDACTED]

4/30/2013 6:52:49 PM [LPIMP](#) ATY INS [REDACTED]

4/30/2013 6:52:49 PM	LPIMP	ATY INS	[REDACTED]
4/19/2013 1:00:59 PM			CPFL: Cr Prin, Dr Fees, Legal Cntr Amount: \$-39 19-APR-13 13:00:59 1 22-APR-13 TWACLSSHERIF60857 TTT
4/19/2013 12:18:28 PM			DPFLADM: Dr Prin, Cr Fees, Adm Center Amount: \$39 19-APR-13 12:18:28 1 22-APR-13 TWACLSSHERIF60857 TTT
4/14/2013 9:06:15 AM	YGC	ATY INS	[REDACTED]
3/29/2013 1:24:26 PM	YGC	ATY INS	[REDACTED]
3/28/2013 3:37:10 PM	YGC	ATY INS	[REDACTED]
3/28/2013 3:37:10 PM	YGC	ATY INS	[REDACTED]
3/28/2013 3:37:10 PM	YGC	ATY INS	[REDACTED]
3/28/2013 3:37:10 PM	YGC	ATY INS	[REDACTED]
3/28/2013 3:37:10 PM	YGC	ATY INS	[REDACTED]
3/28/2013 3:37:10 PM	YGC	ATY INS	[REDACTED]
3/28/2013 3:37:10 PM	YGC	ATY INS	[REDACTED]
3/28/2013 3:37:10 PM	YGC	ATY INS	[REDACTED]
3/28/2013 3:37:10 PM	YGC	ATY INS	[REDACTED]
3/28/2013 3:37:10 PM	YGC	ATY INS	[REDACTED]
3/28/2013 3:37:10 PM	YGC	ATY INS	[REDACTED]
3/28/2013 3:37:10 PM	YGC	ATY INS	[REDACTED]
3/28/2013 3:37:10 PM	YGC	ATY INS	[REDACTED]
3/28/2013 3:37:10 PM	YGC	ATY INS	[REDACTED]
3/28/2013 3:37:10 PM	YGC	ATY INS	[REDACTED]
3/24/2013 9:05:43 AM	YGC	ATY INS	[REDACTED]
3/3/2013 9:07:59 AM	YGC	ATY INS	[REDACTED]
2/27/2013 4:38:05 AM		ARS INS	Letter LLSU sent:Compu Mail Complaint Amount=\$790.26 Opt1 - 0% Savings: 1 payments of \$790.26 first payment due by 03/14/2013 Opt2 - 0% Savings: 6 payments of \$131.71 first payment due by 03/14/2013 Opt3 - 0% Savings: 12 payments of \$65.86 first payment due by 03/14/2013
2/26/2013 3:24:59 PM	YGC	ATY INS	[REDACTED]
2/26/2013 3:24:59 PM	YGC	ATY INS	[REDACTED]
2/26/2013 3:24:59 PM	YGC	ATY INS	[REDACTED]
2/26/2013 3:24:59 PM	YGC	ATY INS	[REDACTED]
2/26/2013 3:24:59 PM	YGC	ATY INS	[REDACTED]
2/20/2013 9:26:25 PM	YGC	ATY INS	[REDACTED]
2/20/2013 9:26:25 PM	YGC	ATY INS	[REDACTED]
2/15/2013 3:21:00 PM	YGC	ATY INS	[REDACTED]
2/14/2013 3:25:16 PM	YGC	ATY INS	[REDACTED]
2/14/2013 3:25:16 PM	YGC	ATY INS	[REDACTED]
1/11/2013 8:06:33 PM		ARS INS	Vendor: Compu Mail Vendor Process: CompuMail ACS Letter ID: LL2 Return Date: 01/11/2013 Debtor Name: CHRISTOPHER J EVANS Returned Address: [REDACTED] Delivery Code: GOOD MOVE Move Code: INDIVIDUAL MOVE Address Update: New Address Updated

				Letter Re-Queued: No
1/6/2013 4:56:02 AM		ARS	INS	Letter LL2 sent:Compu Mail Opt1 - 20% Savings: 1 payments of \$638.17 first payment due by 02/05/2013
12/29/2012 8:56:29 AM	TWA039	TO	NA	Dead Air at (8563162347) C Vendor: Compu Mail Vendor Process: CompuMail ACS Letter ID: LL1 Return Date: 12/10/2012
12/10/2012 8:10:39 PM		ARS	INS	Debtor Name: CHRISTOPHER J EVANS Returned Address: [REDACTED] Delivery Code: GOOD MOVE Move Code: INDIVIDUAL MOVE Address Update: New Address Updated Letter Re-Queued: No
12/6/2012 4:45:57 AM		ARS	INS	Letter LL1 sent:Compu Mail Opt1 - 30% Savings: 1 payments of \$556.52 first payment due by 01/07/2013 Opt2 - 25% Savings: 6 payments of \$99.38 first payment due by 01/07/2013 Opt3 - 20% Savings: 12 payments of \$53.00 first payment due by 01/07/2013
12/5/2012 6:18:02 PM	SYS	ARS	INS	Account placed with Legal collections Dialed: [REDACTED] 2347
11/21/2012 8:18:03 PM	PRB090	TO	STC	R-LOSS OF EMPLOYMENT E-EMPLOYED; CUSTOMER SERVICE P-CHEKING ACCT, NOT MARRIED, NO ONE TO HELP A-OFFERED \$79.37*10; N1 HU I-VERIFIED SOCIAL R-N1 AGREED TO ARRGT THEN HU
10/16/2012 5:59:58 AM		ARS	INS	Letter 001 sent:Compu Mail
10/15/2012 12:45:52 PM	NIL		LTR	(001)Notification Letter - SYSTEM NCOA Processing Results for: [REDACTED] [REDACTED] Move Date: N/A Move Type: N/A Delivery Point Verification: VALID
10/15/2012 11:27:08 AM		ARS	INS	DPV Footnotes: Primary: INPUT ADDR MATCHED ZIP4 FILE Secondary: INPUT ADDR MATCHED DPV (ALL COMPONENTS) Zip Processing Notes: INPUT ZIP CONFIRMED NORMAL STREET SUCCESSFUL ADDR MATCH NEW ADDR NOT FURNISHED

Close Window

Account	Phone Number	Call Date/Time	Agent	Call Method	Contact Type	Call Result
5977	-2347	11/2/2012 9:33:14 AM	pra340	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-2347	11/9/2012 9:21:19 AM	prh054	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-0250	11/12/2012 11:47:31 AM		Dialed	Answering Machine/Voice Mail	No Message
5977	-0250	11/12/2012 8:53:53 PM	prt129	Asimut Dialed	Third Party	Wrong Number
5977	-2347	11/13/2012 8:55:33 AM	prh801	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-2347	11/19/2012 7:11:43 PM	prk100	Asimut Click to Dial	No Contact	No answer
5977	-2347	11/21/2012 8:16:52 PM	prb090	Asimut Click to Dial	Customer	No PTP
5977	-2347	11/29/2012 4:53:05 PM	pra345	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-2347	12/5/2012 9:14:04 AM	pra636	Asimut Click to Dial	No Contact	No answer
5977	-2347	12/6/2012 8:03:52 AM	twa051	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-4766	12/6/2012 8:04:34 AM	twa051	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-2347	12/12/2012 8:50:01 AM	twa327	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-2347	12/18/2012 9:23:22 AM	twa308	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-2347	12/24/2012 8:53:54 AM	twa046	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-2347	12/29/2012 8:56:29 AM	twa039	Asimut Click to Dial	No Contact	Dead Air
5977	-2347	1/9/2013 8:57:39 AM	twa002	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-2347	1/20/2013 1:51:57 PM	twa408	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-2347	3/13/2013 1:06:36 PM	twa307	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-2347	3/25/2013 1:17:35 PM	twa307	Asimut Click to Dial	No Contact	No answer
5977	-2347	4/2/2013 1:59:28 PM	twa390	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-2347	4/5/2013 8:56:50 AM	twa031	Asimut Click to Dial	Third Party	No Message
5977	-2347	4/24/2013 12:50:16 PM	twa339	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-2347	5/2/2013 4:46:01 PM	twa305	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-2347	5/4/2013 10:54:34 AM	twa021	Asimut Incoming Call	Customer	No PTP
5977	-2347	8/1/2013 9:37:59 AM	twa386	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-2347	8/7/2013 8:50:27 AM	twa004	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-2347	2/6/2014 12:31:12 PM	twa417	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-2347	2/11/2014 12:13:34 PM	twa403	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-2347	2/24/2014 1:40:00 PM	twa360	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-0450	3/3/2014 1:02:38 PM		Dialed	Answering Machine/Voice Mail	No Message
5977	-0450	3/3/2014 5:49:03 PM		Dialed	Answering Machine/Voice Mail	No Message
5977	-0450	3/4/2014 3:31:50 PM		Dialed	No Contact	No answer
5977	-0450	3/6/2014 10:26:15 AM		Dialed	Answering Machine/Voice Mail	No Message
5977	-0450	3/6/2014 6:18:08 PM		Dialed	No Contact	No answer
5977	-2347	3/7/2014 12:14:04 PM	twa462	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-0450	3/11/2014 8:08:46 PM		Dialed	Answering Machine/Voice Mail	No Message
5977	-0450	3/12/2014 8:40:09 AM		Dialed	Answering Machine/Voice Mail	No Message
5977	-0450	3/12/2014 6:00:42 PM		Dialed	No Contact	No answer
5977	-0450	3/14/2014 7:43:25 PM		Dialed	No Contact	No answer
5977	-0450	3/18/2014 10:12:27 AM		Dialed	Answering Machine/Voice Mail	No Message
5977	-0450	3/18/2014 5:53:44 PM		Dialed	Answering Machine/Voice Mail	No Message
5977	-2347	3/19/2014 12:05:30 PM	twa319	Asimut Click to Dial	Third Party	No Message
5977	-0450	3/20/2014 5:57:28 PM		Dialed	Answering Machine/Voice Mail	No Message
5977	-0450	3/21/2014 10:40:00 AM		Dialed	Answering Machine/Voice Mail	No Message
5977	-0450	3/24/2014 5:22:11 PM		Dialed	No Contact	No answer
5977	-0450	3/26/2014 8:46:50 AM		Dialed	Answering Machine/Voice Mail	No Message
5977	-0450	3/26/2014 5:30:56 PM		Dialed	Answering Machine/Voice Mail	No Message
5977	-0450	3/27/2014 3:32:39 PM		Dialed	Answering Machine/Voice Mail	No Message
5977	-0450	3/31/2014 12:27:01 PM		Dialed	Answering Machine/Voice Mail	No Message
5977	-0450	3/31/2014 5:40:50 PM		Dialed	Answering Machine/Voice Mail	No Message
5977	-0450	4/1/2014 3:05:32 PM		Dialed	No Contact	No answer
5977	-0450	4/3/2014 9:56:25 AM		Dialed	No Contact	No answer
5977	-0450	4/3/2014 5:37:11 PM		Dialed	No Contact	No answer
5977	-0450	4/4/2014 12:56:01 PM		Dialed	Answering Machine/Voice Mail	No Message
5977	-0450	4/7/2014 5:26:01 PM		Dialed	Answering Machine/Voice Mail	No Message
5977	-0450	4/9/2014 2:18:27 PM		Dialed	No Contact	No answer
5977	-0450	4/9/2014 6:07:09 PM		Dialed	Answering Machine/Voice Mail	No Message
5977	-2347	4/10/2014 12:13:13 PM	twa306	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-0450	4/11/2014 8:08:07 AM		Dialed	Answering Machine/Voice Mail	No Message
5977	-0450	4/11/2014 4:54:18 PM		Dialed	No Contact	No answer
5977	-0450	4/14/2014 3:32:36 PM		Dialed	Answering Machine/Voice Mail	No Message
5977	-0450	4/15/2014 5:45:58 PM		Dialed	No Contact	No answer

██████████	5977	██████████	-0450	4/17/2014 4:16:29 PM		Dialed	Answering Machine/Voice Mail	No Message
██████████	5977	██████████	-0450	4/18/2014 5:52:32 PM		Dialed	Answering Machine/Voice Mail	No Message
██████████	5977	██████████	-2347	4/21/2014 12:14:43 PM	tw368	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
██████████	5977	██████████	-0450	4/22/2014 5:51:09 PM		Dialed	Answering Machine/Voice Mail	No Message
██████████	5977	██████████	-0450	4/23/2014 9:00:35 AM		Dialed	Answering Machine/Voice Mail	No Message
██████████	5977	██████████	-0450	4/23/2014 6:25:15 PM	tw327	Asimut Dialed	Answering Machine/Voice Mail	No Message
██████████	5977	██████████	-0450	4/24/2014 2:00:19 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	4/29/2014 10:13:00 AM		Dialed	Answering Machine/Voice Mail	No Message
██████████	5977	██████████	-0450	4/29/2014 5:18:21 PM		Dialed	Answering Machine/Voice Mail	No Message
██████████	5977	██████████	-0450	4/30/2014 1:51:46 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	4/30/2014 5:25:07 PM		Dialed	Answering Machine/Voice Mail	No Message
██████████	5977	██████████	-0450	5/2/2014 9:38:42 AM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	5/5/2014 10:51:06 AM		Dialed	Answering Machine/Voice Mail	No Message
██████████	5977	██████████	-0450	5/5/2014 6:28:41 PM		Dialed	Answering Machine/Voice Mail	No Message
██████████	5977	██████████	-2347	5/6/2014 6:31:56 PM	tw327	Asimut Click to Dial	Unknown Party	Did not ID
██████████	5977	██████████	-0450	5/7/2014 5:16:12 PM		Dialed	Answering Machine/Voice Mail	No Message
██████████	5977	██████████	-0450	5/7/2014 8:46:10 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	5/8/2014 8:48:02 AM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	5/8/2014 5:14:05 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	5/13/2014 4:49:34 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-2347	5/14/2014 1:15:58 PM	tw394	Asimut Click to Dial	No Contact	No answer
██████████	5977	██████████	-0450	5/15/2014 2:55:47 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	5/15/2014 6:17:25 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	5/16/2014 5:29:07 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	5/19/2014 5:26:33 PM		Dialed	No Contact	Invalid Number
██████████	5977	██████████	-2347	5/20/2014 5:03:14 PM	tw445	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
██████████	5977	██████████	-0450	5/21/2014 12:39:02 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	5/21/2014 4:10:10 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	5/22/2014 5:08:22 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	5/27/2014 2:40:47 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-2347	5/28/2014 11:30:43 AM	tw459	Asimut Click to Dial	Unknown Party	Did not ID
██████████	5977	██████████	-0450	5/29/2014 8:21:45 AM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	5/29/2014 5:04:59 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	5/30/2014 3:25:41 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	6/2/2014 1:32:38 PM	tw300	Asimut Dialed	Unknown Party	Did not ID
██████████	5977	██████████	-2347	6/3/2014 2:48:43 PM	tw037	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
██████████	5977	██████████	-0450	6/4/2014 9:21:24 AM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	6/4/2014 5:42:53 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	6/5/2014 12:15:39 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	6/9/2014 5:23:36 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	6/10/2014 9:33:52 AM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	6/10/2014 4:42:34 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-2347	6/11/2014 6:06:33 PM	tw329	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
██████████	5977	██████████	-0450	6/12/2014 5:52:43 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	6/13/2014 8:20:41 AM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	6/13/2014 3:58:17 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	6/16/2014 9:50:47 AM		Dialed	No Contact	Line Idle After Dial
██████████	5977	██████████	-0450	6/16/2014 4:15:38 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	6/19/2014 8:46:59 AM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	6/19/2014 4:01:43 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-2347	6/20/2014 10:39:24 AM	tw037	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
██████████	5977	██████████	-2347	6/23/2014 4:38:24 PM	tw027	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
██████████	5977	██████████	-0450	6/24/2014 5:06:30 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	6/25/2014 8:58:35 AM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	6/25/2014 4:46:11 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-2347	6/26/2014 2:48:06 PM	tw597	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
██████████	5977	██████████	-0450	6/27/2014 6:15:32 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	6/30/2014 5:59:39 PM	tw302	Asimut Dialed	Third Party	No Message
██████████	5977	██████████	-2347	7/1/2014 11:51:18 AM	tw327	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
██████████	5977	██████████	-0450	7/2/2014 12:33:19 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	7/3/2014 5:25:39 PM		Dialed	No Contact	Line Idle After Dial
██████████	5977	██████████	-0450	7/8/2014 3:07:11 PM		Dialed	No Contact	Line Idle After Dial
██████████	5977	██████████	-0450	7/9/2014 6:06:56 PM		Dialed	No Contact	No answer
██████████	5977	██████████	-0450	7/11/2014 12:44:10 PM		Dialed	No Contact	No answer
██████████	-----							

	-0450	7/14/2014 12:10:12 PM		Dialed	No Contact	No answer
5977	-2347	7/15/2014 3:13:27 PM	tw443	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-0450	7/16/2014 8:08:48 AM		Dialed	No Contact	No answer
5977	-0450	7/16/2014 3:28:37 PM		Dialed	No Contact	No answer
5977	-0450	7/16/2014 5:45:34 PM		Dialed	No Contact	No answer
5977	-0450	7/17/2014 3:04:48 PM		Dialed	No Contact	No answer
5977	-2347	7/18/2014 3:47:58 PM	tw402	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-0450	7/22/2014 8:56:31 AM		Dialed	No Contact	No answer
5977	-0450	7/22/2014 4:09:51 PM		Dialed	No Contact	No answer
5977	-2347	7/23/2014 9:12:23 AM	tw4369	Asimut Click to Dial	No Contact	No answer
5977	-0450	7/24/2014 7:20:53 PM		Dialed	No Contact	No answer
5977	-0450	7/25/2014 8:09:52 AM		Dialed	No Contact	No answer
5977	-0450	7/25/2014 4:53:26 PM		Dialed	No Contact	No answer
5977	-0450	7/28/2014 8:54:18 AM		Dialed	No Contact	No answer
5977	-0450	7/28/2014 3:43:22 PM		Dialed	No Contact	Line Idle After Dial
5977	-2347	7/29/2014 1:49:27 PM	tw413	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-0450	7/30/2014 4:18:10 PM		Dialed	No Contact	No answer
5977	-0450	7/30/2014 6:56:30 PM		Dialed	No Contact	No answer
5977	-0450	7/31/2014 10:32:03 AM		Dialed	No Contact	No answer
5977	-0450	8/4/2014 2:06:32 PM		Dialed	No Contact	No answer
5977	-0450	8/5/2014 6:10:32 PM		Dialed	No Contact	Line Idle After Dial
5977	-2347	8/6/2014 5:23:24 PM	tw4313	Asimut Click to Dial	Third Party	No Message
5977	-0450	8/7/2014 2:19:52 PM		Dialed	No Contact	No answer
5977	-0450	8/8/2014 8:04:38 PM		Dialed	No Contact	No answer
5977	-0450	8/11/2014 6:02:57 PM		Dialed	No Contact	Line Idle After Dial
5977	-0450	8/13/2014 1:56:04 PM		Dialed	No Contact	No answer
5977	-2347	8/14/2014 10:58:37 AM	tw4053	Asimut Click to Dial	Customer	No PTP
5977	-0450	8/22/2014 2:04:16 PM		Dialed	No Contact	No answer
5977	-0450	8/26/2014 6:25:52 PM		Dialed	No Contact	No answer
5977	-2347	8/27/2014 12:33:36 PM	tw442	Asimut Click to Dial	Customer	No PTP
5977	-0450	9/4/2014 6:18:27 PM		Dialed	No Contact	Line Idle After Dial
5977	-0450	9/8/2014 8:31:28 AM		Dialed	No Contact	No answer
5977	-0450	9/8/2014 4:03:08 PM		Dialed	No Contact	No answer
5977	-0450	9/9/2014 1:22:41 PM		Dialed	No Contact	No answer
5977	-2347	9/10/2014 3:40:25 PM	tw408	Asimut Click to Dial	No Contact	No answer
5977	-0450	9/11/2014 8:49:01 AM		Dialed	No Contact	No answer
5977	-0450	9/11/2014 3:57:39 PM		Dialed	No Contact	No answer
5977	-0450	9/12/2014 2:15:47 PM		Dialed	No Contact	No answer
5977	-0450	9/15/2014 12:49:14 PM		Dialed	No Contact	No answer
5977	-0450	9/18/2014 1:31:54 PM		Dialed	No Contact	No answer
5977	-2347	9/19/2014 9:31:09 AM	tw4303	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-2347	9/22/2014 4:56:20 PM	tw481	Asimut Click to Dial	Customer	No PTP
5977	-2347	9/30/2014 9:44:19 AM	tw4007	Asimut Click to Dial	Customer	No PTP
5977	-0450	10/8/2014 8:24:25 AM		Dialed	No Contact	No answer
5977	-0450	10/8/2014 3:31:20 PM		Dialed	No Contact	Disconnected/Not in Service
5977	-0450	10/10/2014 6:29:10 PM		Dialed	No Contact	No answer
5977	-2347	10/11/2014 1:23:11 PM	tw475	Asimut Click to Dial	No Contact	No answer
5977	-0450	10/13/2014 5:57:26 PM		Dialed	No Contact	No answer
5977	-2347	10/14/2014 5:58:26 PM	tw4384	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-0450	10/15/2014 1:38:44 PM		Dialed	No Contact	No circuit available
5977	-0450	10/16/2014 6:53:36 PM		Dialed	No Contact	No answer
5977	-0450	10/21/2014 12:09:57 PM		Dialed	No Contact	No answer
5977	-2347	10/22/2014 9:18:48 AM	tw4057	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-0450	10/23/2014 8:36:42 AM		Dialed	No Contact	No answer
5977	-0450	10/23/2014 3:42:59 PM		Dialed	No Contact	No answer
5977	-0450	10/24/2014 1:31:19 PM		Dialed	No Contact	No answer
5977	-0450	10/27/2014 2:57:10 PM		Dialed	No Contact	No answer
5977	-2347	10/28/2014 3:33:08 PM	tw4403	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977	-0450	10/29/2014 8:34:07 AM		Dialed	No Contact	No answer
5977	-0450	10/29/2014 3:41:29 PM		Dialed	No Contact	No answer
5977	-0450	10/30/2014 2:29:06 PM		Dialed	No Contact	No answer
5977	-2347	11/2/2014 8:46:22 PM	tw4329	Asimut Click to Dial	Customer	No PTP
5977	-0450	11/10/2014 9:49:24 AM		Dialed	No Contact	No answer
5977	-0450	11/10/2014 4:52:39 PM		Dialed	No Contact	No answer

		-0450	11/12/2014 6:03:24 PM		Dialed	No Contact	No answer
5977		-2347	11/13/2014 11:14:41 AM	twa406	Asimut Click to Dial	Customer	No PTP
5977		-0450	11/21/2014 6:26:32 PM		Dialed	No Contact	No answer
5977		-0450	11/25/2014 9:02:59 AM		Dialed	No Contact	No answer
5977		-0450	11/25/2014 4:23:14 PM		Dialed	No Contact	No answer
5977		-2347	11/26/2014 9:28:23 AM	twa391	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977		-0450	11/28/2014 10:34:48 AM		Dialed	No Contact	No answer
5977		-0450	11/28/2014 4:49:06 PM		Dialed	No Contact	No answer
5977		-0450	12/1/2014 9:11:12 AM		Dialed	No Contact	No answer
5977		-2347	12/2/2014 6:03:41 PM	twa442	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977		-0450	12/3/2014 6:07:04 PM		Dialed	No Contact	Line Idle After Dial
5977		-0450	12/4/2014 8:38:23 AM		Dialed	No Contact	No answer
5977		-0450	12/4/2014 3:38:23 PM		Dialed	No Contact	No answer
5977		-0450	12/8/2014 2:33:40 PM		Dialed	No Contact	No answer
5977		-0450	12/9/2014 6:38:30 PM		Dialed	No Contact	No answer
5977		-0450	12/11/2014 12:50:36 PM		Dialed	No Contact	No answer
5977		-0450	12/12/2014 8:32:10 PM		Dialed	No Contact	No answer
5977		-0450	12/15/2014 6:07:29 PM		Dialed	No Contact	No answer
5977		-0450	12/18/2014 6:28:38 PM		Dialed	No Contact	No answer
5977		-2347	12/19/2014 10:32:56 AM	twa009	Asimut Click to Dial	Customer	No PTP
5977		-0450	12/27/2014 11:24:46 AM		Dialed	No Contact	No answer
5977		-0450	12/29/2014 2:55:41 PM		Dialed	No Contact	Line Idle After Dial
5977		-2347	12/30/2014 9:23:20 AM	twa386	Asimut Click to Dial	Answering Machine/Voice Mail	No Message
5977		-0450	12/31/2014 8:30:54 AM		Dialed	No Contact	No answer

Exhibit “B”



Portfolio Recovery Associates, LLC

We're giving debt collection a good name.



October 17, 2012

Account/Reference No.: [REDACTED] 5977

* Balance: \$790.61

SELLER: FIA CARD SERVICES N.A.

MERCHANT: BANK OF AMERICA

ORIGINAL CREDITOR: FIA CARD SERVICES N.A.

Creditor to Whom Debt is Owed: Portfolio Recovery Associates, LLC.

www.portfoliorecovery.com

Welcome to Portfolio Recovery Associates!

Portfolio Recovery Associates purchased the account referenced above on 09/28/2012. Interest continues to accrue on this account until the account is satisfied. The stated balance includes interest as of the date of this letter. All future payments and correspondence for this account, including credit counseling service payments, should be directed to us.

Call toll-free at 1-800-772-1413 to discuss payment arrangements.
8 AM to 11 PM Mon.-Fri., 8 AM to 5 PM Sat., 2 PM to 9 PM Sun. (EST)
Contact us at help@portfoliorecovery.com to communicate with us by e-mail.

Various Payment Options Available Including:

Pay by Phone: ☎	Mail: ✉	Online: 💻
<ul style="list-style-type: none"> • Authorize automatic withdrawals from your bank account • Complete a debit card* payment 	<ul style="list-style-type: none"> • Complete the attached coupon • Make all checks and payments to: Portfolio Recovery Associates, LLC P.O. Box 12914 Norfolk, VA 23541 	<ul style="list-style-type: none"> • Complete a payment from your checking account or debit card* • Pay us online at: www.portfoliorecovery.com

*See back for information about debit card transaction fees that may be applied by third party vendors.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor if different from the current creditor.

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

Notice: See Reverse Side for Important Information

*** PLEASE DETACH AND RETURN IN THE ENCLOSED ENVELOPE WITH YOUR PAYMENT ***

DEPT 922 6376020312108
PO BOX 4115
CONCORD CA 94524

Account/Reference No.: [REDACTED] 5977



Payment Amount: _____

ADDRESS SERVICE REQUESTED

#BWNFTZF #PRA6376020312108#



CHRISTOPHER J EVANS
5017 HARBOUR DR
PALMYRA NJ 08065-2110



001
PORTFOLIO RECOVERY ASSOCIATES LLC.
P.O. Box 12914
Norfolk VA 23541

MAKE ALL CHECKS PAYABLE TO: Portfolio Recovery Associates, LLC
SEND ALL PAYMENTS TO: Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541

COMPANY ADDRESS: Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

DISPUTES CORRESPONDENCE ADDRESS: PRA Disputes Department, 140 Corporate Boulevard, Norfolk, VA 23502
DISPUTES DEPARTMENT E-MAIL ADDRESS: PRA_Disputes@portfoliorecovery.com

DEBIT CARD TRANSACTION FEES: Third party vendors may charge a transaction fee for processing payments made by debit card; however, PRA does not charge or accept any fees. Please discuss this option with our staff if you have any questions.

QUALITY SERVICE SPECIALISTS AVAILABLE Mon. - Fri. 8 AM to 5 PM (EST)

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at (866) 925-7109 or by e-mail at qualityservice@portfoliorecovery.com.

PRIVACY NOTICE: We collect certain personal information about you from the following sources: (a) information we received from you; (b) information about your transactions with our affiliates, others, or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NOTICE: If this account is eligible to be reported to the credit reporting agencies by our company, we are required by law to notify you that a negative credit report reflecting on your credit records may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

We are required under state law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws:

CALIFORNIA: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in the area.

COLORADO: Office located at 4600 South Syracuse Street, Suite 938, Denver, CO 80237. Telephone 1-866-508-4751. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

MAINE: Telephone number at licensed location is (800) 772-1413. Hours of operation at licensed location are 8 AM to 11 PM Mon.-Fri., 8 AM to 5 PM Sat., 2 PM to 9 PM Sun. (EST).

MASSACHUSETTS: Office located 49 Winter St., Weymouth, MA 02188. Telephone (800) 772-1413. Hours of operation are 9 AM to 6 PM EST Monday through Thursday. **NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.**

NEW YORK CITY: City of New York License Numbers 1096994, 1394695, 1394697, 1394696, 1394698, 1394700, 1394699, 1394694.

NORTH CAROLINA: Collection Agency Permit No. 4132.

TENNESSEE: This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance. (#00000770)

Exhibit “C”

CARRIE A. BROWN, ESQ.
THOMAS M. MURTHA, ESQ.
MARK R GARVEY, ESQ.
SHEENA DANESHYAR, ESQ.
PORTFOLIO RECOVERY ASSOCIATES, LLC
120 Corporate Blvd
Norfolk, VA 23502
Toll Free: 1-866-428-8102
Fax: (757) 518-0860
Attorneys for Plaintiff

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION-SPECIAL CIVIL PART
GLOUCESTER COUNTY

DOCKET NO.

CIVIL ACTION

COMPLAINT

PORTFOLIO RECOVERY ASSOCIATES, LLC,
assignee of
FIA CARD SERVICES, N.A. / BANK OF AMERICA
Plaintiff,

Vs.

CHRISTOPHER J EVANS;
Defendant.

NOW COMES Portfolio Recovery Associates, LLC, by and through their attorneys, by way of complaint against the defendant hereby states:

1. The plaintiff is registered and licensed to do business in New Jersey and the Defendant is a resident of GLOUCESTER County and whose social security number ends in ***-**-8471, is subject to this court's jurisdiction.
2. The Defendant entered into an agreement for a credit card with FIA CARD SERVICES, N.A. / BANK OF AMERICA / *****1975, account number *****5977.
3. The plaintiff is the purchaser and current owner of the Defendants' account with FIA CARD SERVICES, N.A. / BANK OF AMERICA / *****1975 said account and all rights as owner of the account having been assigned to Plaintiff.
4. The above referenced account was assigned by FIA CARD SERVICES, N.A. to Portfolio Recovery Associates, LLC on September 28, 2012.
5. The agreement required periodic payments by the Defendant; the Defendant failed to make such payments and is/are in default of the agreement.
6. The amount currently due and owing on the account is \$790.26.
7. The Plaintiff has made demand upon the defendant for payment of the amount due and Defendant has refused to pay said amount.

WHEREFORE the Portfolio Recovery Associates, LLC demands judgment against the Defendant(s) CHRISTOPHER J EVANS, in the sum of \$790.26, plus pre-judgment interest at the statutory rate, and court costs.

s/ Thomas Murtha, Esquire
Thomas Murtha, Esquire
Attorney for Plaintiff
PORTFOLIO RECOVERY ASSOCIATES, LLC

13-05966

CERTIFICATION PURSUANT TO RULE 4:5-1

PLAINTIFF, by their attorney, hereby certify that the matter in controversy is not the subject of any other pending or contemplated judicial or arbitration proceeding. Plaintiff is not currently aware of any other parties which should be joined in this action.

I certify that confidential personal identifiers have been redacted from documents now submitted to the court and will be redacted from all documents submitted in the future in accordance with Rule 1:38-7(b). I understand that if any of the foregoing statements made by me are willfully false I am subject to punishment.

DESIGNATION OF TRIAL COUNSEL

Pursuant to Rule 4:25-4 Thomas Murtha, Esq. is hereby designated as trial counsel for Plaintiff in this matter.

s/ Thomas Murtha, Esquire

Thomas Murtha, Esquire

Attorney for Plaintiff

Portfolio Recovery Associates, LLC

13-05966

GLOUCESTER SPECIAL CIVIL PART :

GLOUCESTER COUNTY SPECIAL CIVIL PART :

1 NORTH BROAD ST :

WOODBURY NJ 08096 :

(856) 853-3392 :

CASE NUMBER: :

GLO DC-002750-13 :

PORTFOLIO RECOVERY A :

VS CV0210 : APRIL 30, 2013

EVANS CHRISTOPH :

:

:

A SUMMONS WAS MAILED TO : THOMAS M MURTHA

DEFENDANT(S) ON 05-02-13 FOR : PORTFOLIO RECOVERY ASSOC L

CASE DC-002750-13. UNLESS : 140 CORPORATE BLVD

OTHERWISE NOTIFIED, THIS CASE :

WILL DEFAULT ON 06-10-2013. : NORFOLK VA

:

: 23502-4952

:

:

:

:

:

Exhibit “D”

CARRIE A. BROWN, ESQ.
THOMAS M. MURTHA, ESQ.
MARK R GARVEY, ESQ.
SHEENA DANESHYAR, ESQ.
PORTFOLIO RECOVERY ASSOCIATES, LLC
120 Corporate Blvd
Norfolk, VA 23502
Toll Free: 1-866-428-8102
Fax: (757) 518-0860
Attorneys for Plaintiff

Clerk, Special Civil Part
Superior Court of New Jersey
GLOUCESTER County
1 NORTH BROAD STREET
WOODBURY NJ 08096

RE: PORTFOLIO RECOVERY ASSOCIATES, LLC VS. CHRISTOPHER J EVANS
DC00275013

Dear Sir or Madame.

Plaintiff, Portfolio Recovery Associates, LLC, requests that you enter default judgment against the defendant and attach an affidavit of proof and non-military service, and statement of account. Please review the documents and if appropriate enter default judgment.

Very truly yours;

s/Thomas Murtha, Esq.
Thomas Murtha, Esq.
Attorney for Plaintiff
Portfolio Recovery Associates, LLC

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

CARRIE A. BROWN, ESQ.
THOMAS M. MURTHA, ESQ.
MARK R GARVEY, ESQ.
SHEENA DANESHYAR, ESQ.
PORTFOLIO RECOVERY ASSOCIATES, LLC
120 Corporate Blvd
Norfolk, VA 23502
Toll Free: 1-866-428-8102
Fax: (757) 518-0860
Attorneys for Plaintiff

PORTFOLIO RECOVERY ASSOCIATES, LLC

Plaintiff

Vs.

CHRISTOPHER J EVANS

Defendant

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION-SPECIAL CIVIL PART
GLOUCESTER COUNTY

Docket No: DC00275013

CIVIL ACTION

**AFFIDAVIT OF PROOF AND NON-MILITARY
SERVICE**

1. I, the undersigned affiant, am employed by the Plaintiff, Portfolio Recovery Associates, LLC, and am duly authorized to make this affidavit.
2. I am fully familiar with the business processes and business records of the plaintiff. The account information regarding the account of Defendant CHRISTOPHER J EVANS, annexed to this affidavit and set forth in the Complaint is a true and accurate copy of the books of original entry of the Plaintiff.
3. I further state that said company has purchased and is the owner of a claim against CHRISTOPHER J EVANS, Account number *****5977 originally with FIA CARD SERVICES, N.A./ BANK OF AMERICA / *****1975, and has the right to institute this action.
4. The goods/services, for which said charges were made, sold, delivered to and accepted by the Defendant at the special instance and request of the Defendant. The defendant promised to pay the sum charged per the agreement. Said charges are fair and reasonable and are authorized by the agreement.
5. Credit has been duly given for all payments, counterclaims and set-offs and there now remains due and owing from the Defendant CHRISTOPHER J EVANS to the Plaintiff, Portfolio Recovery Associates, LLC, a sum of \$790.26: plus pre-judgment interest and court costs.
6. Pre-judgment interest is requested at the statutory rate from August 31, 2012, to the date of judgment.
7. No Defendant named herein is an infant or incompetent person.
8. This claim is not based on a writ of attachment, capias ad respondendum, replevin or

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

claims based directly or indirectly upon the sale of a chattel wherein a chattel has been repossessed peaceably or by legal process.

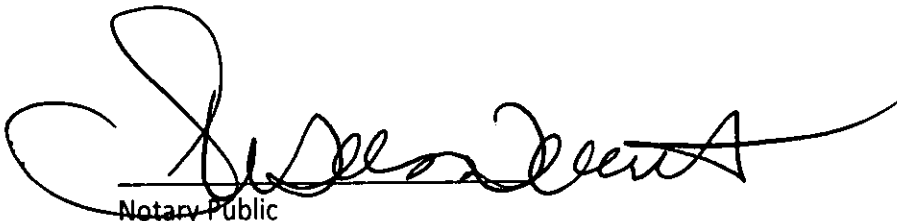
- 9. The source of the Defendant's address used for service of the summons and complaint is the Defendant's current address as listed on the credit report and according to the Plaintiff's computer records.
- 10. To the best of my knowledge, the Defendant is not in the military service. Diligent inquiry has been made to determine if the defendant is in the military of the United States of America and it has been determined that the Defendant is not in such military service and is therefore not entitled to the rights and privileges under the Soldiers and Sailors Civil Relief Act of 1940 as amended.
- 11. I further certify that I am duly qualified and competent to testify to the matters stated herein and am authorized to make this Affidavit and if called as a witness would testify thereto.

This affidavit is executed on JUL 22 2013

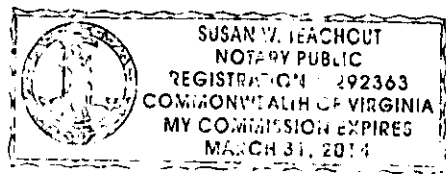


Joann F. Cuffee
Custodian of Records
Portfolio Recovery Associates, LLC

Sworn and subscribed before me on JUL 22 2013



Notary Public
Norfolk, Virginia



13-05966

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

AFFIDAVIT

State of Virginia
City of Norfolk ss.

I, the undersigned, Joann F. Cuffee, Custodian of Records, for Portfolio Recovery Associates, LLC hereby depose, affirm and state as follows:

1. I am competent to testify to the matters contained herein.
2. I am an authorized employee of Portfolio Recovery Associates, LLC, ("Account Assignee") which is doing business at Riverside Commerce Center, 120 Corporate Blvd, Norfolk, VA 23502, and I am authorized to make the statements, representations and averments herein, and do so based upon a review of the business records of the Account Assignee and those account records transferred to Account Assignee from FIA CARD SERVICES, N.A. / BANK OF AMERICA / *****1975 ("Account Seller"), which have become a part of and have integrated into Account Assignee's business records, in the ordinary course of business.
3. According to the business records, which are maintained in the ordinary course of business, the account, and all proceeds of the account are now owned by the Account Assignee, all of the Account Seller's interest in such account having been sold, assigned and transferred by the Account Seller on September 28, 2012. Further, the Account Assignee has been assigned all of the Account Seller's power and authority to do and perform all acts necessary for the settlement, satisfaction, compromise, collection or adjustment of said account, and the Account Seller has retained no further interest in said account or the proceeds thereof, for any purpose whatsoever.
4. According to the records transferred to the Account Assignee from Account Seller, and maintained in the ordinary course of business by the Account Assignee, there was due and payable from CHRISTOPHER J EVANS ("Debtor") to the Account Seller the sum of \$790.26 with respect to account number (*****5977), as of August 31, 2012 with there being no known un-credited payments, counterclaims or offsets against the said debt as of the date of the sale.
5. According to the records of said Account Assignee, after all known payments, counterclaims, and/or setoffs occurring subsequent to the date of sale, Account Assignee claims the sum of \$790.26 as due and owing as of the date of this affidavit.

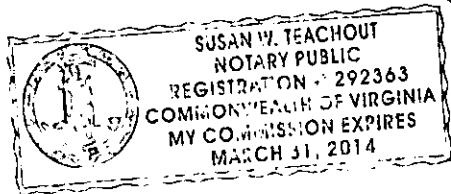
Portfolio Recovery Associates, LLC

By: Joann F. Cuffee, Custodian of Records

Subscribed and sworn to before me on JUL 27 2013 of _____, 2013

Notary Public

13-05966



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

CARRIE A. BROWN, ESQ.
THOMAS M. MURTHA, ESQ.
MARK R GARVEY, ESQ.
SHEENA DANESHYAR, ESQ.

PORTFOLIO RECOVERY ASSOCIATES, LLC

120 Corporate Blvd
Norfolk, VA 23502
Toll Free: 1-866-428-8102
Fax: (757) 518-0860
Attorneys for Plaintiff

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION- SPECIAL PART
GLOUCESTER COUNTY

PORTFOLIO RECOVERY ASSOCIATES, LLC,
assignee of FIA CARD SERVICES, N.A. / BANK OF AMERICA /
*****1975

Plaintiff,

Vs.

DOCKET NO. DC00275013

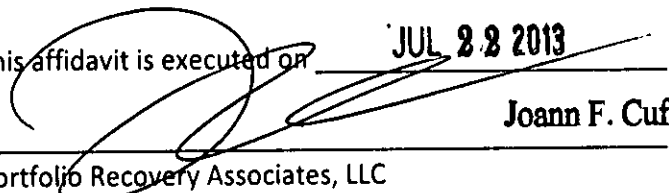
CHRISTOPHER J EVANS

Defendant.


AFFIDAVIT PURSUANT TO R 6:3-2 REGARDING AN
ASSIGNED CLAIM

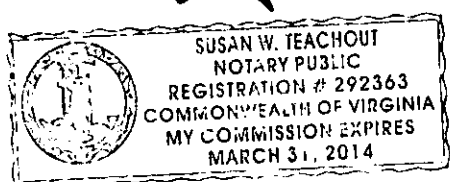
1. I, the undersigned affiant, am employed by the Plaintiff Portfolio Recovery Associates, LLC, and am duly authorized to make this affidavit.
2. The original creditor is FIA CARD SERVICES, N.A..
3. The last four digits of the original account number(s) are *****5977/ *****1975.
4. The last four digits of the defendants social security number are ***-**-8471.
5. The current owner of the debt is Portfolio Recovery Associates, LLC.
6. The account was assigned by FIA CARD SERVICES, N.A. to Portfolio Recovery Associates, LLC on September 28, 2012.
7. I further certify that I am duly qualified and competent to testify to the matters stated herein and am authorized to make this Affidavit and if called as a witness would testify thereto.

This affidavit is executed on JUL 22 2013.


Joann F. Cuffee, Custodian of Records
Portfolio Recovery Associates, LLC

Sworn and subscribed before me on JUL 22 2013.


Notary Public
City of Norfolk, Virginia



13-05966



PORTFOLIO RECOVERY ASSOCIATES, LLC
120 Corporate Blvd
Norfolk, VA 23502
Telephone: 1-866-428-8102
Fax: (757) 518-0860

Statement of Account

Account: *****5977
CHRISTOPHER J EVANS

Account Holder:
CHRISTOPHER J EVANS
[REDACTED]
WOODBURY NJ 08096

Consumer Account Product Code: VISA

Issuer: FIA CARD SERVICES, N.A. / BANK OF AMERICA / *****1975
Assignee: Portfolio Recovery Associates, LLC

Account Number: *****5977

Date Account Opened: November 8, 2011
Date of Last Payment: January 4, 2012
Date of Charge Off: August 31, 2012
Charge-Off Balance: \$790.26
Finance charge requested from charge-off: \$0.00
Transactions, credits and set-offs from charge off: \$0.00

Balance at Charge Off: \$790.26
Less Payments: \$0.00
Balance Due: \$790.26

13-05966



**Status Report
Pursuant to Servicemembers Civil Relief Act**

Last Name: EVANS

First Name: CHRISTOPHER J

Middle Name:

Active Duty Status As Of: Jul-11-2013

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty. HOWEVER, WITHOUT A SOCIAL SECURITY NUMBER, THE DEPARTMENT OF DEFENSE MANPOWER DATA CENTER CANNOT AUTHORITATIVELY ASSERT THAT THIS IS THE SAME INDIVIDUAL THAT YOUR QUERY REFERS TO. NAME AND DATE OF BIRTH ALONE DO NOT UNIQUELY IDENTIFY AN INDIVIDUAL.

Mary M. Snavelly-Dixon

Mary M. Snavelly-Dixon, Director
 Department of Defense - Manpower Data Center
 4800 Mark Center Drive, Suite 04E25
 Arlington, VA 22350

13-05966

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenselink.mil" URL: <http://www.defenselink.mil/faq/pis/PC09SLDR.html>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 521(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

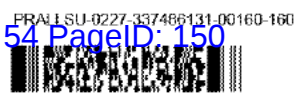
Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

Certificate ID: D3S7929C408F2B0



February 27, 2013
SELLER: FIA CARD SERVICES N.A.
MERCHANT: BANK OF AMERICA
ORIGINAL CREDITOR: FIA CARD SERVICES N.A.
Account/Reference No.: [REDACTED] 5977
* Complaint Amount: \$790.26

Notification of Intention to Incur Court Costs by Filing Suit

Despite our previous attempts to reach an agreement on this account, your account still remains unresolved. Our counsel has approved this account for a lawsuit, if necessary, in order to obtain payment of the above referenced account. If a lawsuit is filed, we intend to ask the court for an award of court costs and disbursements incurred on this account in addition to the complaint amount listed above.

You are hereby notified that, unless payment or satisfactory arrangements for payment are made with our office no later than 03/14/2013, we intend to file suit in the proper venue and court within New Jersey to enforce this debt.

Rather than increasing the extent of your obligation by any costs and/or disbursements, we still remain willing to resolve this account before suit is filed. We will accept the \$790.26 on the account payable by one of the following plans:

Single payment plan	6 Month payment Plan	12 Month Payment Plan
<ul style="list-style-type: none"> Pay \$790.26 no later than 03/14/2013 	<ul style="list-style-type: none"> Pay \$131.71 for 6 consecutive months First payment must be received by 03/14/2013 	<ul style="list-style-type: none"> Pay \$65.86 for 12 consecutive months First payment must be received by 03/14/2013

We urge you to voluntarily comply with your obligation to make payment or arrangements to fully comply with your obligation so as to avert commencement of legal proceedings.

To discuss this matter in more detail, please contact us during our normal business hours:

Contact Options:

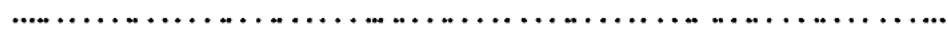
Call	Mail:
Call Toll-Free at 1-866-428-8102 to: <ul style="list-style-type: none"> Discuss payment arrangements Authorize automatic withdrawals from your bank account Complete a debit card* payment 	<ul style="list-style-type: none"> Complete the attached coupon Make all checks and payments to: PORTFOLIO RECOVERY ASSOCIATES, LLC. P.O. Box 12903 Norfolk VA 23541

*See back for information about debit card transaction fees that may be applied by third party vendors

Business Hours: 8AM-9PM Mon Tue Thu Fri; 8AM-11PM Wed, 8 AM to 12 PM Sat., 3 PM to 9 PM Sun.

We are not obligated to renew this offer.

This letter is from a debt collector and is an attempt to collect a debt.
Any information obtained will be used for that purpose.
Notice: See Reverse Side for Important Information



DEPT 922 8856797513028
PO BOX 4115
CONCORD CA 94524



ADDRESS SERVICE REQUESTED

#BWNFTZF #PRA8856797513028#



CHRISTOPHER J EVANS
[REDACTED]
WOODBURY NJ 08096-1301



Account/ Reference Number: [REDACTED] 5977

Payment Amount: _____

Make check payable to PRA.

LLSU
PORTFOLIO RECOVERY ASSOCIATES LLC.
P.O. Box 12903
Norfolk VA 23541

MAKE ALL CHECKS PAYABLE TO: Portfolio Recovery Associates, LLC

SEND ALL PAYMENTS TO: Portfolio Recovery Associates, LLC, P.O. Box 12903, Norfolk, VA 23541

COMPANY ADDRESS: Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

DISPUTES CORRESPONDENCE ADDRESS: PRA Disputes Department, 140 Corporate Boulevard, Norfolk, VA 23502

DISPUTES DEPARTMENT E-MAIL ADDRESS: PRA_Disputes@portfoliorecovery.com

DEBIT CARD TRANSACTION FEES: Third party vendors may charge a transaction fee for processing payments made by debit card; however, PRA does not charge or accept any fees. Please discuss this option with our staff if you have any questions.

QUALITY SERVICE SPECIALISTS AVAILABLE Mon. - Fri. 8 AM to 5 PM (EST)

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at (866) 925-7109 or by e-mail at qualityservice@portfoliorecovery.com.

PRIVACY NOTICE: We collect certain personal information about you from the following sources: (a) information we received from you; (b) information about your transactions with our affiliates, others, or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NOTICE: We are required under state law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws:

CALIFORNIA: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in the area.

COLORADO: Office located at 4600 South Syracuse Street, Suite 938, Denver, CO 80237. Telephone 1-866-508-4751. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

MAINE: Telephone number at licensed location is (800) 772-1413. Hours of operation at licensed location are 8AM-9PM Mon Tue Thu Fri; 8AM-11PM Wed, 8 AM to 12 PM Sat., 3 PM to 9 PM Sun. (EST).

MASSACHUSETTS: Office located 49 Winter St., Weymouth, MA 02188. Telephone (800) 772-1413. Hours of operation are 9 AM to 6 PM EST Monday through Thursday. NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

NEW YORK CITY: City of New York License Numbers 1096994, 1394695, 1394697, 1394696, 1394698, 1394700, 1394699, 1394694.

NORTH CAROLINA: Collection Agency Permit No. 4132.

TENNESSEE: This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance. (#00000770)

Cut Off Date	2012-09-25 00:00:00.000
Charge Off Account Number	4264287997905977
Charge Off Date	2012-08-31 00:00:00.000
Original Account Number	4264287900301975
Primary Name - Title First Middle*Last\$Suffix	CHRISTOPHER J EVANS
Secondary Name - Title First Middle*Last\$Suffix	
Secondary Name - Social Security Number	
Address Line 1	██████████
Address Line 2	
City	PALMYRA
State or Country Code	NJ
Zip or Postal Code	08065
Social Security Number	██████████8471
Phone 1	██████████2347
Phone 2	██████████2347
Current (Sale) Balance	790.26
Charge Off Balance	790.26
Last Pay Amount	151.61
Last Pay Date	2012-01-04 00:00:00.000
Open Date	2011-11-08 00:00:00.000
Interest Rate	10.99
First Delq Date	2012-03-09 00:00:00.000
Birth Date	1983 ██████████
Affinity	
Conversion Account Number	
Fee Portion of C/O Balance	225
Interest Portion of C/O Balance	0
Legacy	BAC

Data printed by Portfolio Recovery Associates, LLC from electronic records provided by FIA CARD SERVICES, N.A. pursuant to the sale of accounts from FIA CARD SERVICES, N.A. to Portfolio Recovery Associates, LLC on 9/28/2012



**Status Report
Pursuant to Servicemembers Civil Relief Act**

Last Name: EVANS

First Name: CHRISTOPHER J

Middle Name:

Active Duty Status As Of: Jul-11-2013

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty. HOWEVER, WITHOUT A SOCIAL SECURITY NUMBER, THE DEPARTMENT OF DEFENSE MANPOWER DATA CENTER CANNOT AUTHORITATIVELY ASSERT THAT THIS IS THE SAME INDIVIDUAL THAT YOUR QUERY REFERS TO. NAME AND DATE OF BIRTH ALONE DO NOT UNIQUELY IDENTIFY AN INDIVIDUAL.

Mary M. Snavelly-Dixon, Director
 Department of Defense - Manpower Data Center
 4800 Mark Center Drive, Suite 04E25
 Arlington, VA 22350

13-05966

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenseink.mil" URL: <http://www.defenselink.mil/faq/pis/PC09SLDR.html>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 521(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

Certificate ID: D3S7929C408F2B0

CHRISTOPHER J EVANS
 Account Number: [REDACTED] 1975
 July 11 - August 9, 2012

Account Information:
 www.bankofamerica.com

Mail billing inquiries to:
 Bank of America
 P.O. Box 982235
 El Paso, TX 79998-2235

Mail payments to:
 Bank of America
 P.O. Box 15019
 Wilmington, DE 19886-5019

Customer Service:
 1.800.421.2110
 (1.800.346.3178 TTY)

Payment Information		
New Balance Total		\$790.26
Current Payment Due		\$42.00
Past Due Amount		\$240.00
<hr/>		
Total Minimum Payment Due		\$282.00
Payment Due Date		9/7/12
<p>Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$35.00.</p> <p>Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:</p>		
If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	3 years	\$870.68
<p>If you would like information about credit counseling services, call 1-866-300-5238.</p>		

Account Summary	
Previous Balance	\$755.26
Payments and Other Credits	0.00
Purchases and Adjustments	0.00
Fees Charged	35.00
Interest Charged.....	0.00
<hr/>	
New Balance Total	\$790.26
Total Credit Line.....	\$500.00
Cash Credit Line	\$200.00
Statement Closing Date	8/9/12
Days in Billing Cycle	30

Transactions						
Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Fees						
08/07	08/07	LATE FEE FOR PAYMENT DUE 08/07	0755		35.00	
		TOTAL FEES FOR THIS PERIOD				\$35.00
<hr/>						
Interest Charged						
08/09	08/09	Interest Charged on Purchases			0.00	
08/09	08/09	Interest Charged on Balance Transfers			0.00	
08/09	08/09	Interest Charged on Dir Dep&Chk CashAdv			0.00	
continued on next page...						

[REDACTED] 1975

BANK OF AMERICA
 P.O. BOX 15019
 WILMINGTON, DE 19886-5019

Account Number: [REDACTED] 1975

New Balance Total.....\$790.26
 Total Minimum Payment Due282.00
 Payment Due Date09/07/12

CHRISTOPHER J EVANS
 [REDACTED]
 PALMYRA NJ 08065-2110

Enter payment amount \$

Check here for a change of mailing address or phone numbers.
 Please provide all corrections on the reverse side.
 Mail this coupon along with your check payable to: Bank of America

[REDACTED] 1975

CUSTOMER TIPS FOR DISPUTED ITEMS

Many times disputed charges are legitimate charges that customers may not recognize or remember. Before disputing a charge, we recommend that you verify a few things and make every effort to resolve the dispute with the merchant. Often the merchant can answer your questions and easily resolve your dispute. The merchant's phone number may be located on your receipt or billing statement.

- Has a credit posted to your account? Please allow up to 30 days from the date on your credit voucher or acknowledgement letter for the merchant credit to post.
• Is the charge or amount unfamiliar? Check with other persons authorized to use the account to make sure they did not make the charge. It is possible that the merchants' billing names and store names are different or amounts can easily be confused with similar charges or include tips.

One way to check for the credits or to view transaction details is to look at your account statements online. If you are not enrolled in Online Banking, it is easy to enroll using the web address on the front of your statement or give us a call.

Please remember: If you find an error on your bill, you must notify us no later than 60 days after we sent your first statement on which the error or problem appeared to preserve your billing rights.

ONLINE
Online Banking is available 24 hours a day, 7 days a week and allows you to view the most recent activity on your account.

PHONE
1.866.266.0212
For prompt service, please have the merchant reference number(s) available for the charge(s) in question.

MAIL
Attn: Billing Inquiries PO Box 982235, El Paso, TX 79998
When writing, please include Your Name, Account Number, the Disputed Amount, Merchant Name, Transaction Date, and reference number of the disputed item and specific details regarding your dispute, including dates of contact with the merchant and the merchant's response in each instance. Please include all supporting documentation, including sales and credit vouchers, contract and postage return receipts as proof of any returns.

PAYING INTEREST

We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases):
We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.
To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances):
We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" — a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.
To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.
To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance; (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

PAYMENTS

We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central Credit for any other payments may be delayed up to five days.

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.
We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

TOTAL INTEREST CHARGE COMPUTATION

Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply for expedited service. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

YOUR CREDIT LINES

The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, Returned Payments, and applicable transaction fees.

MISCELLANEOUS

**Promotional Rate End Date: This date is based on a future statement closing date. If you change your payment due date, this date could change. Transactions must meet offer conditions in order to qualify for the promotional rate.

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a tradename of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1
Address 2
City
State Zip
Area Code & Home Phone
Area Code & Work Phone

1975
 July 11 - August 9, 2012
 Page 3 of 4

Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
08/09	08/09	Interest Charged Interest Charged on Bank Cash Advances			0.00	
		TOTAL INTEREST FOR THIS PERIOD				\$0.00

2012 Totals Year-to-Date	
Total fees charged in 2012	\$225.00
Total interest charged in 2012	\$0.00

Important Messages

Your statement balance exceeds the Total Credit Line. To ensure uninterrupted use of your account, please make a payment to bring your balance under the Total Credit Line. There is no fee for being over your Total Credit Line.

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	10.99%V				\$0.00	\$0.00
Promotional APR	0.00%	PUR, WT	BPD4-TDHEF	02/08/2013		\$0.00
Balance Transfers	10.99%V				\$0.00	\$0.00
Direct Deposit and Check Cash Advances	19.99%V				\$0.00	\$0.00
Bank Cash Advances	24.99%V				\$0.00	\$0.00

APR Type Definitions: Promotional Transaction Types: PUR = Purchase, WT = Non-Bank Wire Transfer; Daily Interest Rate Type: V= Variable Rate (rate may vary)

CHRISTOPHER J EVANS
 Account Number: [REDACTED] 1975
 December 9 - January 9, 2012

Account Information:
 www.bankofamerica.com

Mail billing inquiries to:
 Bank of America
 P.O. Box 982235
 El Paso, TX 79998-2235

Mail payments to:
 Bank of America
 P.O. Box 15019
 Wilmington, DE 19886-5019

Customer Service:
 1.800.421.2110

(1.800.346.3178 TTY)

Payment Information		
New Balance Total		\$348.33
Current Payment Due		\$15.00
<hr/>		
Total Minimum Payment Due		\$15.00
Payment Due Date		2/7/12
<p>Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 29.99%.</p> <p>Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:</p>		
If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	2 years	\$364.83
<p>If you would like information about credit counseling services, call 1-866-300-5238.</p>		

Account Summary	
Previous Balance	\$458.12
Payments and Other Credits	-151.61
Purchases and Adjustments	41.82
Fees Charged	0.00
Interest Charged	0.00
<hr/>	
New Balance Total	\$348.33
<hr/>	
Total Credit Line	\$500.00
Total Credit Available	\$151.67
Cash Credit Line	\$200.00
Portion of Credit Available for Cash	\$151.67
Statement Closing Date	1/9/12
Days in Billing Cycle	32

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
01/03	01/04	PAYMENT - ELECTRONIC	0050		-151.61	-\$151.61
<hr/>						
Purchases and Adjustments						
12/21	12/23	GOODY'S PIZZA CINNAMINSON NJ	3691	1975	13.06	
01/03	01/04	NJT WALTERRND LTR 1042 CAMDEN NJ	6304	1975	1.50	
01/03	01/04	PATCO FREEDOM 00703 CAMDEN NJ	3889	1975	25.00	
01/04	01/06	LIBERTY PLC AUBONPAIN PHILADELPHIA PA 000016	1181	1975	2.26	
						\$41.82

[REDACTED] 1975

BANK OF AMERICA
 P.O. BOX 15019
 WILMINGTON, DE 19886-5019

Account Number: [REDACTED] 1975

New Balance Total\$348.33
 Total Minimum Payment Due15.00
 Payment Due Date02/07/12

CHRISTOPHER J EVANS
 [REDACTED]
 PALMYRA NJ 08065-2110

Enter payment amount \$

Check here for a change of mailing address or phone numbers. Please provide all corrections on the reverse side.
 Mail this coupon along with your check payable to: Bank of America

[REDACTED] 1975


CUSTOMER TIPS FOR DISPUTED ITEMS

Many times disputed charges are legitimate charges that customers may not recognize or remember. Before disputing a charge, we recommend that you verify a few things and make every effort to resolve the dispute with the merchant. Often the merchant can answer your questions and easily resolve your dispute. The merchant's phone number may be located on your receipt or billing statement.


- **Has a credit posted to your account?**
Please allow up to 30 days from the date on your credit voucher or acknowledgement letter for the merchant credit to post.
- **Is the charge or amount unfamiliar?**
Check with other persons authorized to use the account to make sure they did not make the charge. It is possible that the merchants' billing names and store names are different or amounts can easily be confused with similar charges or include tips.

One way to check for the credits or to view transaction details is to look at your account statements online. If you are not enrolled in **Online Banking**, it is easy to enroll using the web address on the front of your statement or give us a call.


Please remember: If you find an error on your bill, you must notify us no later than 60 days after we sent your first statement on which the error or problem appeared to preserve your billing rights.



ONLINE
Online Banking is available 24 hours a day, 7 days a week and allows you to view the most recent activity on your account.



PHONE
1.866.266.0212
For prompt service, please have the merchant reference number(s) available for the charge(s) in question.



MAIL
Attn: Billing Inquiries PO Box 982235, El Paso, TX 79998
When writing, please include **Your Name, Account Number, the Disputed Amount, Merchant Name, Transaction Date, and reference number** of the disputed item and specific details regarding your dispute, including dates of contact with the merchant and the merchant's response in each instance. Please include all supporting documentation, including sales and credit vouchers, contract and postage return receipts as proof of any returns.

PAYING INTEREST

We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases):
We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances):
We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" — a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance; (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

PAYMENTS

We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central Credit for any other payments may be delayed up to five days.

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

TOTAL INTEREST CHARGE COMPUTATION

Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply for expedited service. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

YOUR CREDIT LINES

The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, Returned Payments, and applicable transaction fees.

MISCELLANEOUS

****Promotional Rate End Date:** This date is based on a future statement closing date. If you change your payment due date, this date could change. Transactions must meet offer conditions in order to qualify for the promotional rate.

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a tradename of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

██████████ 1975
 December 9 - January 9, 2012
 Page 3 of 4

Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Interest Charged						
01/09	01/09	Interest Charged on Purchases			0.00	
01/09	01/09	Interest Charged on Balance Transfers			0.00	
01/09	01/09	Interest Charged on Dir Dep&Chk CashAdv			0.00	
01/09	01/09	Interest Charged on Bank Cash Advances			0.00	
TOTAL INTEREST FOR THIS PERIOD						\$0.00

2012 Totals Year-to-Date	
Total fees charged in 2012	\$0.00
Total interest charged in 2012	\$0.00

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	10.99%V				\$0.00	\$0.00
Promotional APR	0.00%	PUR, WT	BPD4-TDHPF	02/08/2013		\$0.00
Balance Transfers	10.99%V				\$0.00	\$0.00
Direct Deposit and Check Cash Advances	19.99%V				\$0.00	\$0.00
Bank Cash Advances	24.99%V				\$0.00	\$0.00

APR Type Definitions: Promotional Transaction Types: PUR = Purchase, WT = Non-Bank Wire Transfer; Daily Interest Rate Type: V= Variable Rate (rate may vary)

Rewards

BANKAMERICARD CASH REWARDS
 .41 BASE EARNED THIS MONTH
 .00 BONUS THIS MONTH
 .00 REDEEMED
 6.41 TOTAL AVAILABLE
 VISIT BANKOFAMERICA.COM/CASHREWARDS

Of Special Interest

Your 2011 Year-End Summary will be available through Online Banking in February 2012. Access your free Year-End Summary by visiting the web address printed on the back of your credit card. You can also order a printed copy for \$9.95 by calling 1.866.491.1141.

This holiday season, you can make 3 times the difference in the fight against hunger. For every \$1 you give through the Bank of America Gift for Opportunity Fund, we'll give \$2, up to \$500,000. Together, we'll donate thousands of meals to people in need through Feeding America's Give a Meal campaign. To give, visit www.bankofamerica.com/give

Discover the convenience of paperless statements: enjoy easy organization of your account statements, review your statement and transactions sooner, and reduce your risk of mail fraud and identity theft - all while taking another step towards a greener lifestyle. Simply sign in to your online banking account at www.bankofamerica.com and click the green leaf "go paperless" icon to get started.

CHRISTOPHER J EVANS
 Account Number: [REDACTED] 1975
 January 10 - February 8, 2012

Account Information:
 www.bankofamerica.com

Mail billing inquiries to:
 Bank of America
 P.O. Box 982235
 El Paso, TX 79998-2235

Mail payments to:
 Bank of America
 P.O. Box 15019
 Wilmington, DE 19886-5019

Customer Service:
 1.800.421.2110

(1.800.346.3178 TTY)

Payment Information	
New Balance Total	\$580.26
Current Payment Due	\$20.00
Past Due Amount	\$15.00
<hr/>	
Total Minimum Payment Due	\$35.00
Payment Due Date	3/7/12
Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$35.00 .	
Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:	
If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about
Only the Total Minimum Payment	4 years
And you will end up paying an estimated total of	
\$642.35	
If you would like information about credit counseling services, call 1-866-300-5238.	

Account Summary	
Previous Balance	\$348.33
Payments and Other Credits	0.00
Purchases and Adjustments	216.93
Fees Charged.....	15.00
Interest Charged.....	0.00
<hr/>	
New Balance Total	\$580.26
<hr/>	
Total Credit Line.....	\$500.00
Total Credit Available.....	\$0.00
Cash Credit Line	\$200.00
Portion of Credit Available for Cash.....	\$0.00
Statement Closing Date	2/8/12
Days in Billing Cycle	30

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
01/08	01/10	GOODY'S PIZZA CINNAMINSON NJ	3690	1975	19.92	
01/09	01/10	NJT WALTERRND LTR 1043 CAMDEN NJ	3078	1975	6.00	
01/09	01/11	AUNTIE ANNES P23402571 PHILADELPHIA PA	6505	1975	5.92	
01/09	01/11	PATCO FREEDOM 01304 PHILADELPHIA PA	2457	1975	20.00	
01/10	01/11	OH SO GOOD RESTAURANTI PHILADELPHIA PA	0108	1975	5.28	
01/10	01/12	GOODY'S PIZZA CINNAMINSON NJ	3696	1975	14.79	
01/11	01/12	OH SO GOOD RESTAURANTI PHILADELPHIA PA	0139	1975	8.93	
01/11	01/13	GOODY'S PIZZA CINNAMINSON NJ	3695	1975	20.23	
01/12	01/13	NJT WALTERRND LTR 1043 CAMDEN NJ	3412	1975	1.50	
01/12	01/13	OH SO GOOD RESTAURANTI PHILADELPHIA PA	0169	1975	6.33	

continued on next page...

[REDACTED] 1975

BANK OF AMERICA
 P.O. BOX 15019
 WILMINGTON, DE 19886-5019

Account Number: 4264 2879 0030 1975

New Balance Total.....	\$580.26
Total Minimum Payment Due	35.00
Payment Due Date	03/07/12

CHRISTOPHER J EVANS
 [REDACTED]
 PALMYRA NJ 08065-2110

Enter payment amount \$

Check here for a change of mailing address or phone numbers. Please provide all corrections on the reverse side.
 Mail this coupon along with your check payable to: Bank of America

[REDACTED] 1975

CUSTOMER TIPS FOR DISPUTED ITEMS

Many times disputed charges are legitimate charges that customers may not recognize or remember. Before disputing a charge, we recommend that you verify a few things and make every effort to resolve the dispute with the merchant. Often the merchant can answer your questions and easily resolve your dispute. The merchant's phone number may be located on your receipt or billing statement.

- **Has a credit posted to your account?**
Please allow up to 30 days from the date on your credit voucher or acknowledgement letter for the merchant credit to post.
- **Is the charge or amount unfamiliar?**
Check with other persons authorized to use the account to make sure they did not make the charge. It is possible that the merchants' billing names and store names are different or amounts can easily be confused with similar charges or include tips.

One way to check for the credits or to view transaction details is to look at your account statements online. If you are not enrolled in **Online Banking**, it is easy to enroll using the web address on the front of your statement or give us a call.

Please remember: If you find an error on your bill, you must notify us no later than 60 days after we sent your first statement on which the error or problem appeared to preserve your billing rights.



ONLINE
Online Banking is available 24 hours a day, 7 days a week and allows you to view the most recent activity on your account.



PHONE
1.866.266.0212
For prompt service, please have the merchant reference number(s) available for the charge(s) in question.



MAIL
Attn: Billing Inquiries PO Box 982235, El Paso, TX 79998
When writing, please include **Your Name, Account Number, the Disputed Amount, Merchant Name, Transaction Date, and reference number** of the disputed item and specific details regarding your dispute, including dates of contact with the merchant and the merchant's response in each instance. Please include all supporting documentation, including sales and credit vouchers, contract and postage return receipts as proof of any returns.

PAYING INTEREST

We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases):
We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.
To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances):
We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" — a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.
To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance; (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

PAYMENTS

We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central Credit for any other payments may be delayed up to five days.

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.
We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

TOTAL INTEREST CHARGE COMPUTATION

Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply for expedited service. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

YOUR CREDIT LINES

The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, Returned Payments, and applicable transaction fees.

MISCELLANEOUS

****Promotional Rate End Date:** This date is based on a future statement closing date. If you change your payment due date, this date could change. Transactions must meet offer conditions in order to qualify for the promotional rate.

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a tradename of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

1975
January 10 - February 8, 2012
Page 3 of 4

Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
01/12	01/13	SMOOTHIE KING #0985 PHILADELPHIA PA	0139	1975	7.55	
01/14	01/17	SHELL OIL 57442110508 INDIANAPOLIS IN	3523	1975	23.00	
01/14	01/17	SHELL OIL 57442110508 INDIANAPOLIS IN	3524	1975	9.90	
01/14	01/17	TA DE MOTTE DE MOTTE IN	0013	1975	23.01	
01/15	01/17	SUNOCO 0004570806 CINNAMINSON NJ 01608411017613	2675	1975	25.50	
01/16	01/17	LOWES #01670 DELRAN NJ 914807760210167012200	4261	1975	7.05	
01/16	01/18	PATHMARK #546 CHERRY HILL NJ 09146550546SC3Y7000092043	1298	1975	12.02	
						\$216.93
Fees						
02/07	02/07	LATE FEE FOR PAYMENT DUE 02/07	0565		15.00	
						\$15.00
Interest Charged						
02/08	02/08	Interest Charged on Purchases			0.00	
02/08	02/08	Interest Charged on Balance Transfers			0.00	
02/08	02/08	Interest Charged on Dir Dep&Chk CashAdv			0.00	
02/08	02/08	Interest Charged on Bank Cash Advances			0.00	
						\$0.00

2012 Totals Year-to-Date	
Total fees charged in 2012	\$15.00
Total interest charged in 2012	\$0.00

Important Messages

Thank you for being a valued customer. We have not received your payment. Please make your payment today or if you need assistance, please contact us at the number listed above.

Your statement balance exceeds the Total Credit Line. To ensure uninterrupted use of your account, please make a payment to bring your balance under the Total Credit Line. There is no fee for being over your Total Credit Line.

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	10.99%V				\$0.00	\$0.00
Promotional APR	0.00%	PUR, WT	BPD4-TDHPF	02/08/2013		\$0.00
Balance Transfers	10.99%V				\$0.00	\$0.00
Direct Deposit and Check Cash Advances	19.99%V				\$0.00	\$0.00
Bank Cash Advances	24.99%V				\$0.00	\$0.00

APR Type Definitions: Promotional Transaction Types: PUR = Purchase, WT = Non-Bank Wire Transfer; Daily Interest Rate Type: V= Variable Rate (rate may vary)

Rewards

BANKAMERICARD CASH REWARDS
2.16 BASE EARNED THIS MONTH
101.74 BONUS THIS MONTH
.00 REDEEMED
110.31 TOTAL AVAILABLE
VISIT BANKOFAMERICA.COM/CASHREWARDS

Of Special Interest

Discover the convenience of paperless statements: enjoy easy organization of your account statements, review your statement and transactions sooner, and reduce your risk of mail fraud and identity theft - all while taking another step towards a greener lifestyle. Simply sign in to your online banking account at www.bankofamerica.com and click the green leaf "go paperless" icon to get started.