

EXHIBIT E

MUTUAL NON-DISCLOSURE AGREEMENT

BILL OF SALE, ASSIGNMENT AND ASSUMPTION AGREEMENT

THIS BILL OF SALE, ASSIGNMENT AND ASSUMPTION AGREEMENT is dated as of November 24, 2009, between Citibank (South Dakota), N.A., a national banking association organized under the laws of the United States, located at 701 East 60th Street North, Sioux Falls, SD 57117 (the "Bank") and Asset Acceptance, LLC ("Buyer"), organized under the laws of the State of Delaware, with its headquarters/principal place of business at 28405 Van Dyke Ave, Warren, MI 48093.

For value received and subject to the terms and conditions of the Purchase and Sale Agreement dated November 24, 2009, between Buyer and the Bank (the "Agreement"), the Bank does hereby transfer, sell, assign, convey, grant, bargain, set over and deliver to Buyer, and to Buyer's successors and assigns, the Accounts described in Section 1.2 of the Agreement.

This Bill of Sale, Assignment and Assumption Agreement is executed without recourse and without representations or warranties including, without limitation, warranties as to collectibility.

Citibank (South Dakota), N.A.

By:  (Signature)

Name: Douglas C. Morrison

Title: Vice President & CFO

Asset Acceptance, LLC

By:  (Signature)

Name: Deborah Everly

Title: SVP & Chief Acquisition Officer

Agreement Number:
Effective Date: 08/01/2011
Expiration Date: 08/31/2012
Company Name: Asset Acceptance, LLC
Company Address: 28405 Van Dyke Avenue
Warren, MI 48093
Company Telephone:

THIS MUTUAL NON-DISCLOSURE AGREEMENT ("Agreement") sup-
A agreement and reflects the current agreement between the parties and is
and between FIA Card Services, N.A., ("FIA Card Services,") having its
1100 N King Street, Wilmington, DE 19884 and Asset Acceptance, LLC
place of business located at 28405 Van Dyke Avenue, Warren, MI 48093.
Services" shall mean FIA Card Services and its Affiliates. When used he
entirely now or hereafter controlled by, controlling or under common contr
entity owns or controls directly or indirectly % or more of the outstand
for the election of directors or other managing authority of another entity.

Asset Acceptance, LLC
("The Company")

By: 

Name: Deborah Everly

Title: SVP Chief Acquisition Officer

Date: 8/12/11

FIA Card Services,
("FIA Card Service

By: 

Name: Joseph Orfan

Title: Senior Vice I

Date: 8/12/2009

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Forged signature and
hand written name

Deborah Everly

also title.

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