



NATIONAL
ARBITRATION
FORUM®

January 11, 2006

[REDACTED]
[REDACTED]
[REDACTED]

MBNA America Bank, N.A.
c/o Wolpoff & Abramson, L.L.P.
Paralegal Department
Attorneys in the Practice of Debt Collection
702 King Farm Blvd.
Two Irvington Centre
Rockville, MD 20850-5775

RE: MBNA America Bank, N.A. v James Keck
File Number: FA0507000508065
Claimant File Number: 4264299999999668
Claimant Reference Number: 0131295916

Dear Parties:

Enclosed and served upon you by United States Mail is a copy of the **Order**, which has been entered in this matter.

Sincerely,

Kelly M. Wilen
Case Coordinator

Enclosure


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702 King Farm Blvd, Two Irvington Centre
Rockville, MD 20850-5775

CLAIMANT(s)

ORDER

RE: MBNA America Bank, N.A. v [REDACTED]
File Number: FA0507000508065
Claimant File Number: 4264299999999668

[REDACTED]
[REDACTED]
[REDACTED]

RESPONDENT(s)

The undersigned Arbitrator in this matter FINDS:

1. That an Award was entered in this matter on November 4, 2005 finding in favor of the Respondent.
2. That on December 21, 2005, the Claimant filed a Request for Reopening and Reconsideration pursuant to Rule 43 of the Forum Code of Procedure.
3. That the Parties have had the opportunity to present all evidence and information to the Arbitrator.
4. That the Arbitrator has reviewed the Claimant's Request and all other evidence and information submitted in this matter.
5. That no known conflict of interest exists.
6. That this matter has proceeded in accord with the applicable Forum Code of Procedure.
7. That the information and evidence submitted supports the issuance of an Order as stated.

Therefore, the Arbitrator ORDERS:

That the Claimant's Request for Reopening and Reconsideration be denied and the November 04, 2005 Order stand.

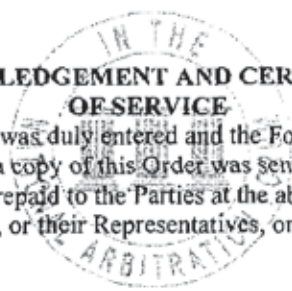
Entered and Affirmed in the State of California



W. George Wailes, Esq.
Arbitrator

ACKNOWLEDGEMENT AND CERTIFICATE
OF SERVICE

This Order was duly entered and the Forum hereby certifies that a copy of this Order was sent by first class mail postage prepaid to the Parties at the above referenced addresses, or their Representatives, on this date.



Date: January 11, 2006