



[REDACTED]

80% Savings

01/29/2009

Account # [REDACTED]

Dear: [REDACTED]

Bank of America wants to make your life easier. To help you, we are offering to settle the Above-referenced account. Your current balance is \$16,741.77. We will accept \$3,350.00 as settlement on this account. The first installment of \$140.00 is due by January 29, 2009.

Each future installment is listed below:

<u>Installment Due Date</u>	<u>Settlement Installment</u>
01/29/2009	\$140.00
02/25/2009	\$535.00
03/25/2009	\$535.00
04/25/2009	\$535.00
05/25/2009	\$535.00
06/25/2009	\$535.00

By completing this payment plan your account will be considered settled, and you will not be obligated to pay the remaining balance, provided no additional charges appear on this account after the date of this letter. Also, any future account activity that results in a credit balance will become the property of Bank of America. Any violation of this agreement will result in the full balance being due immediately. All payments must be received by the above stated due dates.

You can make your payments over the telephone by using our pay-by-phone service. If you have any questions I can be reached at 1-888-903-6262 Monday through Friday 8am-9pm EST.

Sincerely,

Natasha Dawkins  
Ext. 21108  
Customer Assistance Department

\*In return, your account will be considered settled, and you will not be obligated to pay the remaining balance provided no additional charges appear on this account after the date of this letter. Also, any future account activity that results in a credit balance will become the property of Bank of America. Any violation of this agreement will result in the full balance being due immediately. All payments must be received by the above stated due dates.