



I.C. SYSTEM, INC.
P.O. Box 64378
St. Paul, MN 55164
1-800-711-0449

4/21/2011

THE CONSUMER LEGAL CENTER
4500 CAMPUS DR STE 127
NEWPORT BEACH, CA 92660

35 /

Re: [REDACTED]
Settlement Offer \$2100.00
I.C. System Reference # [REDACTED]
Account # [REDACTED]
Creditor: Bank of America
Balance: \$6054.52

Dear THE CONSUMER LEGAL CENTER,

This letter is to confirm the offer to settle your client's Bank of America account for the reduced amount of \$2100.00. Funds must be received at our office on the specific dates listed below. This account will then be listed as settled in full. PLEASE BE VERY CAREFUL ABOUT THE DATES - EARLY PAYMENTS WILL CAUSE SUBSEQUENT DUE DATES TO BE VOID.

If payments are not received ON the dates specified below this settlement will be null and void and I.C. System will resume collection on the full remaining balance of \$6054.52.

Terms:

Payment (s)	Amount	Due Date	Method of Delivery
1	\$ 200.00	4/29/2011	Check by phone
2	\$ 633.00	5/27/2011	Check by phone
3	\$ 633.00	6/27/2011	Check by phone
4	\$ 634.00	7/22/2011	Check by phone

If you have any questions, please call 1-800-711-0449.

Overnight Mailing Address:
I.C. System Inc.
444 E. Highway 96
Vadnais Heights, MN 55127

Our client has directed that the following information be included for your client:

In return, upon receipt of all required payments, 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. Your account has been closed to further charging privileges.

Also, any future account activity that results in a credit balance may become the property of Bank of America. If additional charges post to the account, if a payment is returned for insufficient funds, or if you fail to make required payments on time your settlement will be voided. Your account will be charged-off and we will continue to pursue the remaining debt.