



[Redacted address lines]

Account Number:
XXXXXXXXXXXX [Redacted]

August 30th, 2010

25%

Dear Mr. [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 **\$6698.82** we will accept **\$1,675.00** settlement on this account. To accept this offer, you must call the phone number below to accept offer by 08/30/2010 otherwise offer is subject to change, make the first installment of **\$1675.00** by **August 30, 2010**. Each future installment is listed below.

Installment Payment Amount:
\$1675.00

Installment Date:
08/30/2010

Upon receipt of all required payments, your account will be considered settled and you will not be obligated to pay the remaining balance. It is your responsibility to cancel any third party services that may or may not require authorization to charge the account. All payments must be received by the agreed upon due dates. If the remaining balance is equal to or exceeds \$600.00, the IRS requires us to report the amount of forgiveness of debt on a 1099-C form. 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.

To get started on this special program, you must pay **\$1675.00** by your due date. For your convenience, you can make your payment over the telephone by using our pay-by-phone service.

If you have any questions, please call **1-866-611-1889** Monday through Thursday from 8:00 am to 9:00 pm, or Friday and Saturday, 8:00 am to 12:00 pm (Eastern Standard time) to speak with one of our Account Managers. Our knowledgeable Account Managers are ready to assist you.

Sincerely,

Mariely Garcia
Senior Account Manager
Bank of America – Customer Assistance