Bank of America

www.bankofamerica.com

[redacted]

30%

September 21, 2010

Account number ending in: [redacted]

Dear [redacted]

This letter outlines our conversation regarding a proposal to settle the above-referenced account. We will accept 30% as a settlement on this account. To accept this offer, you must agree to make the first installment payment of $711.50 by September 22, 2010. Each additional future installment is listed below.

Settlement Installment	Installment Due Date
$711.50	October 21, 2010

Following your verbal acceptance of this offer and upon receipt of all agreed to payments your account will be considered settled, and you will not be obligated to pay the remaining balance. All payments must be received by the agreed upon dates. It is your responsibility to cancel any third party services that may or may not require authorization to charge the account. If additional charges post to the account during the settlement period, 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.