

**Bank of America.**



[REDACTED]

ATTN: [REDACTED]  
Fax: 586-421-4543

RE: Account Number: 7497 [REDACTED]  
Account Balance: \$ 46,198.43

September 23, 2008

To Whom It May Concern:

Bank of America wants to make your life easier. To help you, we are offering to settle the above account. Your current balance is \$46,198.43. We will accept \$9,400.00 respectfully, as settlement on this account. The settlement terms are as follows;

\$940.00	09/30/2008
\$940.00	10/30/2008
\$1880.00	11/30/2008
\$1880.00	12/30/2008
\$1880.00	01/30/2009
\$1880.00	02/29/2009

If we do not receive funds by the dates given above, your settlement will be null and void. Otherwise, please keep this letter as a confirmation of your settlement, as the terms of this offer will not be reflected on your monthly statement.

If you have any questions, please call 1-(800)-577-2490, extension 55731, Monday through Thursday 8 a.m. to 9 p.m., Friday 8 to 5, or Saturday, 8 to noon (Eastern Time). I have been fully briefed on your file and can expedite this request for you.

Sincerely,

  
Tina Dalgie  
Senior Account Manager

\*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.