NATIONAL ENTERPRISE SYSTEMS

March 9, 2023

Creditor: Bank of America, N.A.

NES Account Number Balance Account Number **********0168 \$6,243.87 ***********7961 \$18,958.85 **********3151 \$6,575.60

This letter is to confirm that on 02/07/2023, you agreed to the settlement arrangement on the enclosed page. Please see the second page for details.

Upon receipt of all required payments, your account(s) will be considered settled and you will not be obligated to pay the remaining balance. The terms of this settlement are final, and we have no obligation to renegotiate them at a later date. You must make all required payments by their agreed upon due dates. In the event you default on the terms of the agreed upon settlement, then the full balance will be due and owing minus any payments that have been made on the account(s).

There may be tax consequences as a result of a settlement. Please consult a tax professional if you have questions or want advice about any potential tax consequences.

If you need to cancel, change or discuss the arrangements on this account(s), please contact the National Enterprise Systems Compliance Department at (877) 603-7165.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

If you make payment on this account(s) by check, the face amount of the check may be presented to your bank by paper draft or electronically as permitted by law. If payment falls on a weekend or holiday, the payment will still post on that date, but the earliest funds will be withdrawn is the following business day.

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NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

***PLEASE COMPLETE AND RETUR	N THE FORM BELOW WITH TOUR PATMENT.
	Daytime Phone: ()
	Evening Phone: ()
	127
	NATIONAL ENTERPRISE SYSTEMS
March 9, 2023	
7 s	
DAVID STEVENS	March 9, 2023
801 DELLWOOD ST UNIT 206 BRYAN TX 77802-5363	NES Account #(s): Balance: \$31,778.32

NATIONAL ENTERPRISE SYSTEMS

Creditor: Bank of America, N.A.

Below are the agreed upon settlement arrangements for the above listed account(s).

Settlement Amount: \$9,985.00

Account Number	Payment Date	Payment Amount
************0168	03/31/2023	\$833.57
**********7961	03/31/2023	\$2.531.06
***********	03/31/2023	\$877.86
************0168	04/30/2023	\$833.57
***********7961	04/30/2023	\$2,531.06
***********	04/30/2023	\$877.86