Statement Date: 11-12-25 Creditor: Bank of America, N.A. Our Reference #:

Creditor Account #: XXXXXXXXXXXXX1677

Account Balance: \$6,005.22



Firstsource Advantage, LLC 205 Bryant Woods South, Amherst, NY 14228 • 1-866-698-8818

Dear

This letter confirms that as of 11-11-2025 you have agreed to make payments to this office in the total amount of \$2,703.00 as settlement. The agreed amount(s) and payment date(s) are as follows:

		•			
<u>Payment</u>	Į	<u>Due Date</u>	<u>Payment</u>		
\$153.00	by	11/28/25	\$150.00	by	01/28/27
\$150.00	by	12/28/25	\$150.00	by	02/28/27
		01/28/26			03/28/27
		02/28/26	\$150.00	by	04/28/27
		03/28/26		-	
\$150.00	by	04/28/26			
		05/28/26			
		06/28/26			
		07/28/26			
		08/28/26			
		09/28/26			
		10/28/26			
		11/28/26			
		12/28/26			

We reserve the right to treat any missed, late or returned payment as a cancellation of the agreement. We are not obligated to renew this payment arrangement. If you do not meet the terms of this agreement, please note the full balance will be due and owing, minus any payments that have been made to the account. Upon receipt and clearance of your payments as agreed, we will notify our client to update their records accordingly regarding this settlement.

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.

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

Sincerely,

Firstsource Advantage, LLC A Professional Debt Recovery Agency

Customer Service and Payment Information

🕾 Telephone: Toll free: 🖿

Office Hours (Eastern Time): Monday-Thursday 8am-8pm, Friday 8am-5pm

Send correspondence to: Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228

For account information and payment options, you may access our website at www.myadvantagefsa.com