


September 14, 2010

Original Balance	\$3,011.55
Settled For	\$903.47

Saved **\$15725.79**

75% Savings

Client: **Bank of America**
Acct # [REDACTED]
Orig. Acct# [REDACTED]
Ref # [REDACTED]
Acct. Bal: **\$ 20,177.79** 

Dear [REDACTED]

This is to confirm that we have been authorized by our client to accept \$ 4,452.00 as settlement in full to the above referenced account. Once all the payments have cleared, your account will be marked as settled in full. We have agreed to the following payment arrangements:

\$ 3,000.00 is to be received by 09/17/2010

\$ 484.00 is to be received for three (3) consecutive months dated 10/03/2010 through 12/03/2010

Bank of America may be required by law to report this settlement to one or more taxing authorities. The bank makes no representation about tax consequences this may have or any reporting requirements that may be imposed on the Bank. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement.

Should you have any questions, please feel free to contact me at [REDACTED]

Sincerely,

[REDACTED]
Collections Manager
JHA/BLM

THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE