



CARLOS M [REDACTED]
[REDACTED]
[REDACTED]

October 26th, 2009

Account No. : 54909 [REDACTED]

Dear **CARLOS M** [REDACTED]

Bank of America wants to make your life easier. To help you, we are offering to settle the above-referenced account. Your current balance is **\$15,884.92**. We will accept \$4,770.00 as settlement on this account. To accept this offer, you must call the phone number below and send the first installment of \$1193.00 by October 30, 2009. Each future installment is listed below.

<u>Settlement Installment</u>	<u>Installment Due Date</u>
11/30/2009	\$1,193.00
12/30/2009	\$1,193.00
01/27/2009	\$1,191.00

By completing this payment plan, 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.

To get started on this special program, you must pay \$1193.00 by 10/30/2009. For your convenience, you can make your payment over the telephone by using our pay-by-phone service.

If you have any questions, please call 1-866-[REDACTED], Monday through Thursday from 8 a.m. to 9 p.m., or Friday and Saturday, 8am to 12pm (Eastern time) to speak with one of our Account Managers in English. Our knowledgeable Account Managers are ready to assist you.

Sincerely,

[REDACTED]
Ext- [REDACTED]

Customer Assistance department

P.S. For up-to-the-minute account information, please visit www.bankofamerica.com.

*Please have your checkbook ready when you call.