Bank of America

www.bankofamerica.com

[redacted]

CAROLYN P[redacted]

[redacted]

December 16, 2009

Account number ending in: [redacted]

Dear Carolyn P[redacted]

This letter confirms our agreement to settle the above-referenced account.

The balance at the time of settlement was $28,299.45. We will accept $7,075.00 as settlement of this account.

Below are the payment terms for your account:

Due date	Payment amount	Due date	Payment amount
12/31/2009	$6,800.00		
01/20/2010	$91.00		
02/20/2010	$91.00		
03/16/2010	$93.00		

In return, upon receipt of all required payments, 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. Your account has been closed to further charging privileges. Also, any future account activity that results in a credit balance may become the property of Bank of America. If additional charges post to the account, if a payment is returned for insufficient funds, or if you fail to make required payments on time your settlement will be voided. Your account will be charged-off and we will continue to pursue the remaining debt.

[redacted]