



March 23, 2009

[REDACTED]

Account number: [REDACTED]

Dear [REDACTED]

The above account numbers are one and the same.

The outstanding balance of the account is \$23893.14. We will resolve the account for the settlement amount of \$8363.00, which is due by 03/31/2009. If payment is not received by the due date, the settlement offer is null and void and the balance is due in full. Please keep this letter for your files.

Upon completion of the settle arrangement and all funds posted, the account will be closed as settled in full and all credit bureaus updated accordingly. After final payment is received, the account will be reported to the Internal Revenue Service in accordance with Internal Revenue Code, Section 6050P and to the credit bureaus to indicate "Settled for Less Than the Full Balance." If the remaining amount is equal to or greater than \$600.00, we are required by federal law (Internal Revenue section 6050P) to report this amount. You will receive a Form 1099-C from Bank of America no later than next January 31st. If you have any questions concerning your personal taxes, we recommend you consult a certified public accountant or other tax professional.

Please notate the account number clearly on your check, allow five to seven days for delivery and mail to:

Bank of America
P.O. Box 15137
Wilmington, DE 19850-5137

Overnight: Bank of America, Attn: Payment Services
1000 Samoset Drive
Newark, DE 19713

If you have any questions or need information regarding the credit card account, please call us at 1-800-475-2025.

[REDACTED]

Tel: 800.475.2025

Bank of America, NC4-105-03-84
P.O. Box 21846, Greensboro, North Carolina 27420