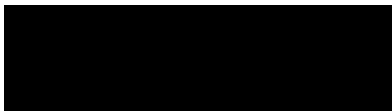




ACCOUNT NUMBER
[REDACTED]
BALANCE
\$3,025.19



April 03, 2009

Dear [REDACTED]

Thank you for your recent inquiry regarding the above-referenced account. As requested, this letter is an offer to settle the above-referenced account. To accept this offer, you must call us at the number listed below.

To complete this offer, please send one payment of \$1,211.00 by April 24, 2009. For your convenience, you can make your payment over the phone by using our pay-by-phone service. A fee may be charged for this service. Please have your checkbook ready when you call. If you prefer, you can mail your payment to P.O. Box 15726, Wilmington, DE 19886-5726. When mailing your payment, please keep in mind that we must receive the payment by April 24, 2009.

Although this account is now closed, please note that any new or third-party charges posted to this account will be your responsibility. When you have satisfied the terms of the above arrangement, your account will be reported to the national consumer-reporting agencies as settled and you will not be obligated to pay the remaining balance, provided no additional charges are made to the account after the date of this letter. Also, any future credit balances on the account will become the property of Bank of America. Failure to satisfy the terms of this agreement will result in Bank of America requiring you to send the full amount of \$3,025.19, including any finance charges. Please keep this letter as confirmation of your settlement, as the terms of this offer will not be reflected on your monthly statement.