

THE BRACHFELD LAW GROUP, PC

January 4, 2010

Re: Bank of America  
File:

Balance due: \$ 9,754.68

Dear,

This letter shall serve to confirm that our client has agreed to settle the above referenced account for \$ 2,975.00 to be received in 9 payments.

\$ 1,000.00	Jan 6 <sup>th</sup> 2010
\$ 125.00 x 5	Jan 31st 2010 thru May 31 <sup>st</sup> 2010
\$ 550.00 x 2	June 30 <sup>th</sup> 2010 thru July 31 <sup>st</sup> 2010
\$ 250.00	Aug 31 <sup>st</sup> 2010

Upon receipt of good funds we will consider this account resolved. If payment(s) is/are not received within the agreed upon date, or is not honored by the bank or comes back non-sufficient funds, we reserve the right to continue collection activity for the full balance less payments actually made plus interest. Client will report to credit bureau the account has been settled in full once payment has been satisfied.

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account.

**Send your payments to:**  
Brachfeld Law Group  
P.O. Box 421088  
Houston, TX 77242-1088

**Send overnight delivery to:**  
Brachfeld Law Group  
800 W. Sam Houston Parkway  
South  
Suite 200  
Houston, TX 77042

**Send Correspondence to:**  
Brachfeld Law Group  
20300 S. Vermont Ave  
Suite 120  
Torrance, CA 90502

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