



ZWICKER & ASSOCIATES, P.C.

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April 22, 2010

RE: Bank of America

Account Number:
Original Number:
Account Balance: \$ 16319.49

To Whom It May Concern:

This letter will confirm that our client, Bank of America, has agreed to accept \$4,896.00 as settlement in full of the above-referenced account. This settlement is conditioned upon a check in the amount of \$4,896.00 due on or before April 30, 2010.

Upon timely receipt of said payment and the successful negotiation thereof, this office shall advise our client that the account is settled in full. Thereafter, in due course, our client will notify the appropriate credit reporting agencies of the account's settled status.

If the payment of the settlement amount is not made on or before the dates stated above, acceptance of your settlement offer is withdrawn. If you have any questions or concerns, please contact your account manager.

Sincerely,

"Bank of America may be required by law to report this settlement to one or more taxing authorities. The Bank makes no representation about tax consequences this may have or any reporting requirements that may be imposed on the Bank. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement."

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1. This firm is a debt collector.
 2. This firm is attempting to collect a debt and any information obtained will be used for that purpose.
 3. Important notices appear on the back of this letter. Please read them as they may affect your rights.
 4. Colorado residents: please read important notice on the back of this letter.