

[REDACTED]  
[REDACTED]  
[REDACTED]

Account No: [REDACTED]

Account Balance: \$ 6261.08

July 29, 2008

Dear [REDACTED]

Per our conversation, this letter sets forth a proposal to settle the above-referenced account. We will accept \$940.00 as settlement on this account. To accept this offer, you must agree to make a payment of \$241.00 By 07/29/2008

- |    |          |            |
|----|----------|------------|
| 2. | \$120.00 | 08/25/2008 |
| 3. | \$120.00 | 09/25/2008 |
| 4. | \$120.00 | 10/25/2008 |
| 5. | \$339.00 | 11/25/2008 |

By completing these 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. Also, any future account activity that results in a credit balance will become the property of Bank of America. Any violation of this agreement will result in the full balance of \$6,261.08 to be due immediately. Payments must be received by the above stated dates.

For your convenience, you can make your payment over the telephone by contacting one of our knowledgeable Account Managers at 1-866-826-9048 Monday through Friday, 8 a.m. to 9 p.m. or Saturday 8 a.m. to 12 p.m.

Sincerely,



Jennifer Wetherington  
Customer Advocate  
866-826-9048 \*81944