



NORWOOD PA 190741220

15% Fee = \$1132.14

\$203.13

May 22, 2007

Account No.: [REDACTED]

Dear [REDACTED]

Bank of America wants to make your life easier. To help you, we are offering to settle the above-referenced account. Your current balance is \$11,547.59. We will accept \$4,000.00 as settlement on this account. To accept this offer, you must call the phone number below and send the first installment of \$500.00 by May 30, 2007. Each future installment is listed below.

| Settlement Installment |
|------------------------|
| \$1,500.00 |
| \$2,000.00 |

| Installment Due Date |
|----------------------|
| June 18, 2007 |
| July 18, 2007 |

By completing this payment plan, 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 being due immediately. All payments must be received by the above stated due dates.

To get started on this special program, you must pay \$500.00 by your due date. For your convenience, you can make your payment over the telephone by using our pay-by-phone service.* If you prefer, you can mail your payments to P.O. Box 15726, Wilmington, DE 19886-5726.

DAMIAN R. or MAT

[REDACTED] DIRECT LINE

[REDACTED] TOLL FREE

I am available anytime between 7am - 5pm
Mon, Tue, Thur, Fri
mat is available from 9-6, 5 days a week.