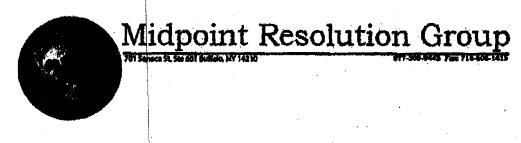
No. 2940



4/16/2009

Old Town, ME 04468

Status:

Agreement

Account #:

Amount Due: Reference #:

\$ 16403.13

Agreement:

\$5500.00

Due Date:

4/27/2009

RE: Bank Of America

Dear (

Midpoint Resolution Group, LLC, has made the decision to offer you an opportunity to pay less than the amount due to satisfy your delinquent account. This settlement as offered, shall be in the total amount of \$5500.00.

This settlement offer will expire unless we receive your payment of \$5500.00 due in our office on or before Monday, April 27, 2009

If you have any questions relative to the above referenced settlement, please do not hesitate to contact our office toll free at 1-2011-100 Monday through Friday 8:00am - 9:00pm and Saturday 8:00am -1:00pm EST. Please refer to the reference number indicated above.

Federal law requires we notify you this is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely,

Midpoint Resolution Group, LLC.