

06/27/07

[REDACTED]
[REDACTED]
[REDACTED]

Bank of America Account Number; [REDACTED]

Dear Customer,

This letter is to confirm our agreement to accept a settlement on your account noted above.

Account Balance; \$ 11,699.35
Settlement Amount: \$ 2,800.00

Payment arrangement is for four (4) consecutive payments beginning with \$2,300.00 due 6-29-2007, then \$166.66 due by 7-29-2007 and \$166.66 due 8-29-2007, and \$166.66 due 9-29-2007 to settle the account in full. If the payments are not received by the due date, this settlement is null and void and you will be responsible for the ~~entire~~ balance.

~~Make~~ your cashiers check or money order payable to Bank of America and include your ~~account~~ number to ensure proper credit. Please send payment to **Bank of America**, PO Box 15137, Wilmington, DE 19850-5137. After final payment is received, your account will be reported to the Internal Revenue Service in accordance with Internal Revenue Code, Section 6050P and to the credit bureaus to indicate "Settled In Full".

If the remaining amount is equal to or greater than \$600.00, we are required by federal law (IRS section 6050P) to report this amount. You will be receiving a Form 1099-c from Bank of America/Fleet no later than next January 31st. If you have any questions regarding your personal taxes, we recommend that you consult a certified public accountant or other tax professional.

We appreciate your efforts to resolve this account. If you need ~~further~~ assistance, please contact me at the number below.

Sincerely,

[REDACTED]
[REDACTED]

1-888-556-2485

Fax: 336.805.3525 Fax: 336.805.1340

P.O. Box 21848, Greensboro, N.C. 27420-1848

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