

April 23, 2008



[Redacted]

Allied Interstate Account No: [Redacted]
Original Creditor: Bank of America
Creditor Original Acct No: [Redacted]
Balance Due: \$ 6781.00

Dear [Redacted]

Bank of America has given us authority to settle his account for less than the total Balance Due. This letter confirms our agreement to accept 1 payment totaling \$2713.00 04/28/08 as final settlement on the Balance.

To take advantage of the balance outlined above we must receive your payment in the form of a Check by Phone no later than 04/28/08. After that time, we reserve the right to modify the settlement offer, or revoke the offer in its entirety. This is a limited opportunity and contingent upon the clearance of your funds.

We are a debt collector attempting to collect a debt and any information obtained will be used for that purpose. If your financial institution rejects and returns your payments for any reason, a service fee, the maximum permitted by applicable law allowed by your state's statutory laws, may be added to your account balance.

Sincerely,

Mark Slager
Asst. Vice President
Allied Interstate, Inc
Direct line -1-716-206-3125

As required by State and Federal Law, please be advised of the following:

Colorado:
FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE
WWW.AGO.STATE.CO.US/CAB.HTM

Massachusetts:
NOTICE OF IMPORTANT RIGHTS
YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE COLLECTION AGENCY.

Minnesota: This Collection Agency is licensed by the Minnesota Department of Commerce

New York City: New York City Dept. of Consumer Affairs License Number

North Carolina: North Carolina Department of Insurance Permit Number

Tennessee: This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance. **Wisconsin:** This collection agency is licensed by the Office of the Administrator of the Division of Banking, P.. Box 7876 Madison, Wisconsin 53707