

FEB-23-11 WED 02:30 PM

FAX NO.

P. 02



██████████  
 ██████████  
 NORTH WEBSTER IN 46555-958816

B of A  
 30.35%  
 (Handwritten note in a box)

February 23, 2011

Account No.: ██████████

Dear ██████████

This letter confirms our agreement to settle the above-referenced account.

The balance at the time of settlement agreement was \$4,124.48. We will accept \$1,252.00 to settle this account.

Below are the payment terms for your account: ...

Due date	Payment amount	Due date	Payment amount
02/25/2011	\$313.00		
03/23/2011	\$313.00		
04/29/2011	\$313.00		
05/20/2011	\$313.00		

Upon receipt of all required payments, your account will be considered settled. You will not be obligated to pay the difference between the outstanding balance as of the time of settlement and the settlement amount. Your account has been closed to further charging privileges. Also, any future account activity that results in a credit balance may become the property of Bank of America. If a payment is returned for any reason, or if you fail to make required payments on time your settlement will be voided. Additionally, if any of these scenarios occur, the entire balance will be charged-off and we will continue to pursue the remaining debt.