

ATTORNEYS AT LAW
80 MINUTEMAN ROAD
ANDOVER, MA 01810
Tel. (800) 370-2251 / (978) 686-2255
NY CITY RESIDENTS ONLY CALL (877) 368-4531

Paul W. Zwicker
MA Bar

Robert W. Thuotte
MA Bar

William H. Harris
MA & NH Bars

Miricille H. Vartanias
MA Bar

Barbara A. Carnevale
MA Bar

Jennifer L. Bockstahler
MA Bar

Trevor Clement
MA Bar

Eleanore Hargreaves
MA & NH Bars

Erin M. Reezek
MA Bar

James Ballerone
MA Bar

Raymond J. Lee
CA Bar

Eric Jun
CA Bar

Arthur Tessionond
CA, MA & NH Bars

Martin Hoffmann
CA Bar

Andrew J. Dick
NY & FL Bars

Janel Dugan
IN, OH & KY Bars

Richard Gabelman
KY & OH Bars

Trenise D. Arnold
GA & WV Bars

Cecily J. McLeod
GA Bar

Tamara D. Starks
GA Bar

Dwight Baylor
AZ, NY & VA Bars

Sarah De La Rosa
AZ & NY Bars

M'Cori Van Ess
AZ Bar

Brian Salivasy
FL Bar

G. Michael Samples II
FL Bar

MyXuan McClure Koelz
IL Bar

Michael S. McDonald
IL Bar

Christopher D. Osborn
TX Bar

Megan D. Nagreiter
CA & TX Bar

Kendall L. Bryant
TX Bar

Shannon M. Pawley
MI Bar

Tyrol L. Kern
MI Bar

Andrew S. Lerner
MD, DC, VA, & WV Bars

Gregory B. Walz
MD & DC Bars

Joseph O. Moreno
VA Bar

Kevin M. Hughes
CT & MA Bars

Roy D. Ruggiere
NJ & PA Bars

Donna J. Smith
OR, WA, ID Bars

Nicholas Adler
TN Bar

March 31, 2010

[REDACTED]
c/o Chris Hewitt

RE: Bank of America

Account Number: [REDACTED]

Original Account No.: [REDACTED] 10

Current Account Balance: \$17,774.83

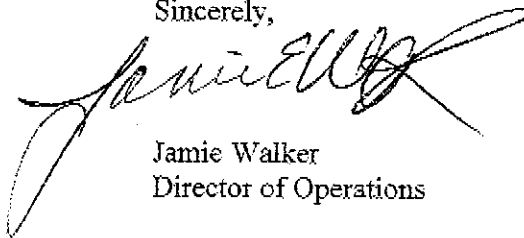
Dear [REDACTED]:

This letter will confirm that our client, Bank of America, has agreed to accept \$3,555.00 as settlement in full of the above-referenced account. This settlement is conditioned upon receipt by this office of a check in the amount of \$3,555.00 due on or before March 31, 2010.

Upon timely receipt of said payment and the successful negotiation thereof, this office shall advise our client that the account is settled in full. Thereafter, in due course, our client will notify the appropriate credit reporting agencies of the accounts settled status.

If the payment of the settlement amount is not made on or before the dates stated above, acceptance of your settlement offer is withdrawn. If you have any questions or concerns, please contact your account manager.

Sincerely,



Jamie Walker
Director of Operations

JW/1k/KY/jj/7AZ/MJ

"Bank of America may be required by law to report this settlement to one or more taxing authorities. The Bank makes no representation about tax consequences this may have or any reporting requirements that may be imposed on the Bank. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement."

1. This firm is a debt collector.
2. This firm is attempting to collect a debt and any information obtained will be used for that purpose.
3. Important notices appear on the back of this letter. Please read them as they may affect your rights.
4. Colorado residents: please read important notice on the back of this letter.