

28 SEP 2011

[REDACTED] [REDACTED]  
C/O OFFICE OF CHRIS HEWITT  
72980 FRED WARING DR STE C  
PALM DESERT AZ 92260

Creditor: BANK OF AMERICA Original Creditor: BANK OF AMERICA  
Account Balance: \$ 41308.08 Account Number: [REDACTED]

Dear: [REDACTED]

We are writing to you regarding your BANK OF AMERICA account.

As of the date of this letter you owe \$41308.08.

This letter, will serve as confirmation that American Coradius International LLC , is willing to accept \$4130.81 to settle the above referenced account.

This offer requires that American Coradius International LLC receives your funds in the amount of \$4130.81 on or before 9-28-11.

Should you choose not to accept this offer, the account balance may be periodically increased due to the addition of accrued interest or other charges as provided in the agreement with the original creditor or as otherwise provided by state law.

If you wish to discuss this offer further, please contact our office at 1-800-761-0052 at your earliest convenience.

Upon clearance of your payment, we will notify our client so they can update their records accordingly.

Make your check or money order payable to:  
American Coradius International LLC  
2420 Sweet Home Rd, Suite 150  
Amherst NY 14228

Notice: Please see second page for important information.