



August 19, 2008

Account No: [REDACTED] 5977

Diana [REDACTED]
[REDACTED]
[REDACTED] / Tx [REDACTED]

Account Balance: \$12,836.62

Dear, [REDACTED]

Per our conversation, this letter sets forth a proposal to settle the above-referenced account. We will accept \$2,600.00 as settlement on this account. The installments are listed below:

<u>Settlement Installment</u>	<u>Installment Date</u>
1. \$434.00	August 29, 2008
2. \$434.00	September 29, 2008
3. \$434.00	October 29, 2008
4. \$434.00	November 29, 2008
5. \$434.00	December 29, 2008
6. \$430.00	January 29 2009

By completing these payments, your account will be considered settled, and you will not be obligated to pay the remaining balance, provided no additional charges appear on this account after the date of this letter. Also, any future account activity that results in a credit balance will become the property of Bank of America. Any violation of this agreement will result in the full balance of \$12,836.62 to be due immediately. Payments must be received by the above stated dates.

For your convenience, you can make your payment over the telephone by contacting one of our knowledgeable Account Managers at 1-800-215-6955 Monday through Friday, 8 a.m. to 9 p.m. or Saturday 8 a.m. to 12 p.m.

EXT.
80942

Sincerely,

Beth Storms
Senior Account Manager
Customer Assistance Department