

Main Identity

From: "John Potter" <john.potter@arsnational.com>
To: <chris.parks@debtsettlementofamerica.com>
Sent: Thursday, May 29, 2008 12:40 PM
Attach: image001.png
Subject: BANK OF AMERICA / DEVIN JOHNSON

201 WEST GRAND AVENUE
 ESCONDIDO, CA 92025



May 29, 2008

██████████ DEVIN ██████████

RE: Settlement Proposal
 CREDITOR: BANK OF AMERICA
 ACCOUNT#: ██████████ 2589
 FILE# ██████████
 CURRENT BALANCE: **\$8,281.34**

Dear ██████████

This letter confirms that ARS National Services, Inc. is duly authorized to accept **\$2,071.00** as settlement-in-full of the above-referenced account. Payment is due by May 30th, 2008 secured with a check-by-phone on May 29th, 2008.

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.

Your payments must reach this office by the due dates or this offer will become null and void. To ensure your funds are received by the due date, Associated Recovery Systems accepts "Quick Check" by phone and Western Union "Quick Collect" (Code City: Warner, CA).

Your returned check may be collected electronically if the check is returned for insufficient or uncollected funds. If your bank fails to honor your check, this offer will become null and void. If you have any questions please call (866) 879-1503 ext. 1093 or send e-mail to: john.potter@arsnational.com.

Mailing Address:
 ARS National Services
 960 S Andreasen Dr. , Ste B
 Escondido, CA 92029

Sincerely,

John Potter
 Collections Supervisor
 ASSOCIATED RECOVERY SYSTEMS
 (A division of ARS National Services, Inc.)

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR.
 THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED
 FOR THAT PURPOSE.**

5/29/2008