

**Plaza Associates**  
370 Seventh Avenue  
New York, NY 10001  
Tel: (212) 947-7233 Fax: (212) 947-5186  
Toll Free: 1-800-535-1303

February 7, 2008

Brian [REDACTED]  
[REDACTED]  
[REDACTED] WI [REDACTED]

Client: Bank Of America Consumer Finance  
Re: Brian [REDACTED]  
Balance: \$12,394.14  
Account: # [REDACTED] 4142  
Control: [REDACTED]

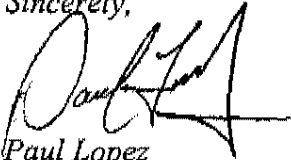
Dear Mr. Bentley:

Please be advised that this office in concurrence with our client, Bank Of America Consumer Finance, agrees to accept one payment in the amount of \$2,350.00 in settlement of the above referenced account.

Said sum must be in the form of a Personal Check Via Telephone to be received by this office on or before February 21 2008.

Upon clearance of your Personal Check Via Telephone, a letter will be provided to you stating said account has been "Settled". Furthermore this office agrees to advise our client to update your credit report accordingly.

If there should be any questions with respect to this matter, don't hesitate to contact this office at 866-837-4889.

Sincerely,  
  
Paul Lopez  
Manager,  
Collection Operations

PL/jb

Note\* This is an attempt to collect a debt, and any information obtained will be used for that purpose.