



ACCOUNT NUMBER
[REDACTED] 05174
BALANCE
\$4,949.98

DENISE [REDACTED]
[REDACTED]
[REDACTED] OH [REDACTED]

February 27, 2008

Dear Denise [REDACTED]

As requested, this letter is an offer to settle the above-referenced account. To accept this offer, you must call us at the number listed below.

After you have contacted us, please send one payment of \$1,110.60 by February 28, 2008. For your convenience, you can make your payment over the phone by using our pay-by-phone service. Please have your checkbook ready when you call. A fee will be assessed for this service. If you prefer, you can mail your payment to P.O. Box 15726, Wilmington, DE 19886-5726. When mailing your payment, please keep in mind that we must receive the payment by February 28, 2008.

When you have satisfied the terms of the above arrangement, your account will be reported to the national consumer reporting agencies as settled and you will not be obligated to pay the remaining balance, provided no additional charges are made to the account after the date of this letter. Also, any future credit balances on the account will become the property of Bank of America. Failure to satisfy the terms of this agreement will result in Bank of America requiring you to send the full amount of \$4,949.98, including any finance charges. Please keep this letter as confirmation of your settlement, as the terms of this offer will not be reflected on your monthly statement.

Remember, to accept this agreement, you must call us and we must receive your payment of \$1,110.60 by February 28, 2008.

Please call 1-800-438-3143, Monday through Thursday, 7 a.m. - 7 p.m., Friday 7 a.m. - 7 p.m.
or Saturday 7 a.m. - noon (Pacific time).
Our knowledgeable Account Managers are ready to assist you.

Sincerely,

Michael, Ext 3751

Customer Assistance department

P.S. For account information and payment options, visit us online at www.bankofamerica.com.