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February 27, 2009

Debt Settlement of America  
470 Market Ave. SW #207  
Grand Rapids, MI 49503

RE: Bank of America  
[REDACTED], ANNE [REDACTED]  
Account Number: [REDACTED]  
Original Account No.: [REDACTED] 6099  
Current Balance: \$11,858.58

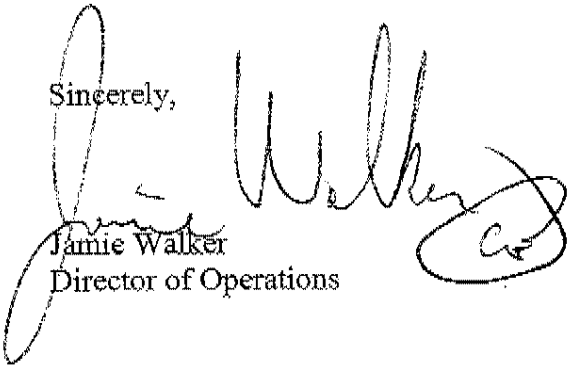
Dear Chris:

This letter will confirm that our client, Bank of America, has agreed to accept \$5,336.00 as settlement in full of the above-referenced account. This settlement is conditioned upon a check in the amount of \$5,336.00 due on or before February 27, 2009.

Upon timely receipt of said payment and the successful negotiation thereof, this office shall advise our client that the account is settled in full. Thereafter, in due course, our client will notify the appropriate credit reporting agencies of the accounts settled status.

If the payment of the settlement amount is not made on or before the dates stated above, acceptance of your settlement offer is withdrawn. If you have any questions or concerns, please contact your account manager.

Sincerely,

  
Jamie Walker  
Director of Operations

JW/nlj/KY/tr/514/TR

"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."

1 This correspondence is from a debt collector. As such, this correspondence is an attempt to collect a debt and any information obtained will be used for that purpose.

Faul W. Zwicker  
MA Bar

Robert W. Thuotte  
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Mireille H. Vartanian  
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Eleanore Hargreaves  
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Erin M. Reczek  
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Andrew J. Dick  
NY & FL Bars

Steven V. Sorg  
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GA & WV Bars

Dwight Baylor  
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