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ROSA [REDACTED]
[REDACTED]
[REDACTED] CA [REDACTED]

July 29, 2008

Account No.: [REDACTED] 76153

Dear Rosa [REDACTED]

This letter confirms our conversation to settle the above-referenced account. Your current balance is \$11,773.65. We will accept \$2,400.00 as settlement on this account due by 07/31/2008. To get started on this special program, you must pay \$400.00 by your due date. Each future installment is listed below.

Settlement Installment	Installment Due Date
\$400.00	August 30, 2008
\$400.00	September 30, 2008
\$400.00	October 30, 2008
\$400.00	November 30, 2008
\$400.00	December 30, 2008

By completing this payment plan, your account will be considered settled. 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 being due immediately. All payments must be received by the above stated due dates.

If the remaining amount is equal to or greater than \$600.00, we are required by federal law (IRS section 6050P) to report this amount. You will be receiving a Form 1099-C from Bank of America no later than next January 31. If you have any questions regarding your personal taxes, we recommend that you consult a certified public accountant or other tax professional.

For your convenience, you can make your payment over the telephone by using our pay-by-phone service.

If you have any questions, please call 1-888-219-6262, Monday through Friday 8 a.m. - 9 p.m. or Saturday 8 a.m. - 12 p.m. Our knowledgeable Account Managers are ready to assist you.

Sincerely,

Sean James

Customer Assistance department

P.S. For up-to-the-minute account information, please visit www.bankofamerica.com.