



Carlos [REDACTED]
[REDACTED]
[REDACTED] NJ [REDACTED] 1109

To: Carlos [REDACTED]
From: Customer Assistance Department
Date: Nov. 26, 2008
Subject: Account Settlement Offer

Balance at Offer: \$5,335.16
Account Number: [REDACTED] 1762

This letter is a final offer to settle the above account in the amount of \$1,200 payments is due as follows:

11/28/2008	\$240
12/29/2008	\$240
01/28/2009	\$240
02/28/2009	\$240
03/28/2009	\$240

All payments must be setup via check –by-phone until the account is paid off. Please contact me should you wish to pay more for any of the above listed dates.

In return, your account will be considered settled, and 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, future account activity that results in a credit balance will become the property of MBNA, Bank of America. Any violation of this agreement will result in the full balance being due immediately. Payments must be received by the due dates. If payments are not received by the due dates, the agreement will become null and void.

If you have any questions or need to discuss terms offered, please call (800) 918-4347. When you call, please ask for Heydy Arteaga at extension, 38491.

Sincerely,

Heydy Arteaga
Senior Account Manager