

NATIONAL ENTERPRISE SYSTEMS  
Professional Debt Collectors  
29125 Solon Road  
Solon OH 44139

(800) 925-6141

DEC 19, 2008

GRACE [REDACTED]-6142

[REDACTED]  
[REDACTED] FL [REDACTED] 1843

RE: BANK OF AMERICA  
CLIENT ID: [REDACTED] 3823  
FOR:

TOTAL DUE: **\$2858.25**

We have been authorized by our client to accept **\$908 BY 12/23/08** as settlement in full for your BANK OF AMERICA account. Please contact this office if you would like to discuss this offer.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

As of the date of this letter, you owe the above referenced balance. Because of interest charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, write this office or call the above referenced number.

**NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION**

**Colorado Residents:**

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM](http://WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM).

**Maine Residents:**

Office Hours: M-Th 8:00 AM – 9:00 PM EST, Fri 8:00 AM – 5:00 PM EST, Sat 8:00 AM – 12:00 noon EST.

**Massachusetts Residents:**

Office Hours: M-Th 8:00 AM – 9:00 PM EST, Fri 8:00 AM – 5:00 PM EST, Sat 8:00 AM – 12:00 noon EST. Massachusetts Address: 15 Union Street, Lawrence, MA 01840.

**NOTICE OF IMPORTANT RIGHTS:** YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

**Minnesota Residents:**

This collection agency is licensed by the Minnesota Department of Commerce.

**New York City Residents:**

New York City Department of Consumer Affairs License Number: 1129025

**North Carolina Residents:**

North Carolina Permit Number: 101691

**Tennessee Residents:**

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

**Wisconsin Residents:**

This collection agency is licensed by the Office of the Administrator of the Division of Banking, P.O. Box 7876, Madison, Wisconsin 53707.