



Annette [REDACTED]
[REDACTED]
[REDACTED], WI. [REDACTED]

Account No.: [REDACTED] 2046

Account Balance: \$7,070.67

April 4, 2008

Dear Ms [REDACTED]

Per our conversation, this letter sets forth a proposal to settle the above-referenced account. We will accept \$1500.00 as a settlement on this account. These are the dates that the payments are scheduled for. Each future installment is listed below.

<u>Settlement Installment</u>	<u>Installment Due Date</u>
1. \$300.00	April 25, 2008
2. \$300.00	May 27, 2008
3. \$300.00	June 25, 2008
4. \$300.00	July 25, 2008
5. \$300.00	August 25, 2008

By completing this payment plan, 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, any future account activity that results in a credit balance will become the property of Bank Of America Card Services. Any violation of this agreement will result in the full balance of \$7,070.67 being due immediately. All payments must be received by the above stated due dates.

For your convenience, you can make your payment over the telephone by contacting one of our knowledge Account Managers at 1-800-400-4086 ext. 35901 Monday through Friday, 8 a.m. to 9 p.m. or Saturday 9 a.m. to 12 p.m.

Sincerely,

Mrs. O'Connell
Customer Assistance department