

April 6, 2016

Sent Via Facsimile:

Creditor: Bank of America, N.A.  
Balance Due:\$19,523.26



**Bank Of America**  
**58% Settlement**  
**22 Pays**

Dear



Our client has agreed to settle the above referenced account. Our client will accept a settlement amount of \$11,500.00 on the above referenced account. Payments shall be as follows:

- One (1) payment of \$1,000.00 was received on April 4, 2016.
- Payments of \$280.00 shall be due on or before the 28<sup>th</sup> of each month from April 2016 through February 2017.
- Payments of \$615.00 shall be due on or before the 28<sup>th</sup> of each month from March 2017 through January 2018.
- One (1) payment of \$655.00 shall be due on or before February 28, 2018.

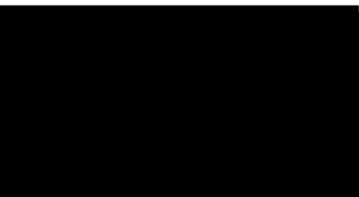
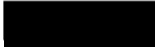
In receipt of this payment, the account will be considered settled in full for less than the full balance. In the event the settlement terms are not completed as directed above this settlement offer will be null and void.

The payment is to be made payable to [redacted] and sent to the above listed address.

Upon receipt of all required payments, your account will be considered settled and you will not be obligated to pay the remaining balance. The terms of this settlement are final, and we have no obligation to renegotiate them at a later date. You must make all required payments by their agreed upon due dates. Subject to applicable law, payments submitted as a result of this settlement are not eligible for refund at anytime, except in rare instances, such as where the total of all payments made exceeds the total amount due under the terms of this settlement. As a result of this settlement, if the amount cancelled on this debt equals or exceeds \$600, the IRS may require Bank of America to report the amount cancelled on a Form 1099-C. You will receive this form for the year in which the settlement is completed. If you want advice about the potential tax consequences that may result from this settlement, Bank of America recommends that you consult a tax professional of your choosing. Bank of America does not make any representations about the tax consequences that this settlement may have for you or any reporting requirements that may be imposed on Bank of America.

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

If you have any questions, please feel free to contact our office at



**Hours of Operation (Central Standard Time):**  
**Monday - Thursday: 8:00 am - 6:00 pm; Friday 8:00 am - 5:00 pm**