



PROFESSIONAL RECOVERY SERVICES

221 Laurel Rd., Suite 350 • Voorhees, NJ 08043 • Phone 800-309-8000 Fax 856-770-9633 • Hours: 8AM-5PM EST Mon.-Fri.

December 29, 2010

Client: Bank of America

Acct#: [REDACTED]

Original Acct #: [REDACTED]

Ref#: [REDACTED]

Acct. Bal: \$19,758.32

Dear [REDACTED]:

This is to confirm that we have been authorized by our client to accept \$3000.00 as settlement in full on the above referenced account. We have agreed to the following payment schedule:

\$800.00 to be received by 12/31/2010 by 9am EST

\$200.00 to be received by 01/28/2011

2 pays of \$700.00 to be received by 02/28/2011-03/28/2011

\$600.00 to be received by 04/28/2011

Once this is paid, your account will be marked as settled.

Bank of America may be required by law to report this settlement to one or more taxing authorities. The bank makes no representation about tax consequences this may have or any reporting requirements that may be imposed on the Bank. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement.

Should you have any questions, please feel free to contact me at (866) 488-4918 ext 3121.

Sincerely,

Kristi Moore

Collections Supervisor

THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE