

**NATIONAL ENTERPRISE SYSTEMS
Professional Debt Collectors
29125 Solon Road
Solon, OH 44139-3442**

January 26, 2011

RE: BANK OF AMERICA

For: [REDACTED]

Date of Referral: 01/06/2011

Date of Service: 12/19/2000

Please contact: [REDACTED]

Total Amount Due: \$25,615.28



We have been authorized by our client to accept \$3,842.30 as settlement in full for your BANK OF AMERICA account \$2,500.00 1/31 \$268.46 2/28 3/31 4/30 5/31 and 6/30/2011. Payments for settlement have to be within thirty-one (31) day period or the settlement is null and void. Please contact this office if you would like to discuss this offer.

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.

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.