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**Original Balance: \$25,436.16**

**Settled for: \$10,000.00**

**Saved: \$15,436.15**

**61% Savings**

**Bank of America**



11 BROADWAY STE 1300  
NEW YORK NY 10004

Date: March 17, 2015  
Creditor: Bank of America, N.A.  
Acct Holder: [REDACTED]  
Account Number: [REDACTED]  
File No: [REDACTED]  
Balance: \$25,436.16

Dear [REDACTED]

This communication confirms that we have been authorized to accept a total of \$10,000.00 as full settlement of the above-referenced account. Eighteen payments must be received according to the schedule below.

March 31, 2015 - \$480.00	September 30, 2015 - \$560.00	March 31, 2016 - \$560.00
April 30, 2015 - \$560.00	October 31, 2015 - \$560.00	April 30, 2016 - \$560.00
May 31, 2015 - \$560.00	November 30, 2015 - \$560.00	May 31, 2016 - \$560.00
June 30, 2015 - \$560.00	December 31, 2015 - \$560.00	June 30, 2016 - \$560.00
July 31, 2015 - \$560.00	January 31, 2016 - \$560.00	July 31, 2016 - \$560.00
August 31, 2015 - \$560.00	February 29, 2016 - \$560.00	August 31, 2016 - \$560.00

This settlement offer will become null and void if your client fails to honor any of these stipulations. Your client's balance will revert back to its original amount, minus any payments paid thereon. Make payments payable to Bank of America and reference file # [REDACTED]. Please review the following disclaimer with your client.

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 firm is licensed to practice law in Georgia, Florida, North Carolina, South Carolina and Tennessee. Although we are a law firm, no attorney has evaluated your client's case, nor have we been engaged to file a lawsuit. Further, no attorney with this firm has personally reviewed the particular circumstances of your client's account. This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,

Frederick J. Hanna & Associates, P.C.

This account is issued and administered by Bank of America, N.A., successor in interest to FIA Card Services, N.A.  
LOF032.L7|H0080586|24|HOURS OF OPERATION ARE MONDAY - FRIDAY 8AM - 9PM EST AND SATURDAY 9AM - 1PM EST