

ZWICKER & ASSOCIATES, P.C.

ATTORNEYS AT LAW  
80 MINUTEMAN ROAD  
ANDOVER, MA 01810  
Tel. (978) 686-2255  
Fax (978) 686-3538  
NY CITY RESIDENTS ONLY CALL

April 28, 2010

Jacqueline  
c/o Square One Debt Settlement  
1551 Sawgrass Corporate Pkwy Ste.440  
Sunrise, FL 33323

RE: Bank of America  
JACQUELINE  
Account Number:  
Original Number:  
Account Balance: \$ 45477.03

Dear Mr./Ms

This letter will confirm that our client, Bank of America, has agreed to accept \$15,000.00 as settlement in full of the above-referenced account. This settlement is conditioned upon a check in the amount of \$15,000.00 due on or before April 30, 2010.

Upon timely receipt of said payment and the successful negotiation thereof, this office shall advise our client that the account is settled in full. Thereafter, in due course, our client will notify the appropriate credit reporting agencies of the account's settled status.

If the payment of the settlement amount is not made on or before the dates stated above, acceptance of your settlement offer is withdrawn. If you have any questions or concerns, please contact your account manager.

Sincerely,

Account Specialist

"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."

1. This firm is a debt collector.
2. This firm is attempting to collect a debt and any information obtained will be used for that purpose.
3. Important notices appear on the back of this letter. Please read them as they may affect your rights.
4. Colorado residents: please read important notice on the back of this letter.

Paul W. Zwicker  
MA Bar

Robert W. Thuoette  
MA Bar

William H. Harris  
MA & NH Bars

Mireille H. Vertasian  
MA Bar

Barbara A. Carnevale  
MA Bar

Jennifer L. Bockstahler  
MA Bar

Trevor Clement  
MA Bar

Eleanore Hargreaves  
MA & NH Bars

Erin M. Roczek  
MA Bar

James Ballentine  
MA Bar

Raymond J. Lee  
CA Bar

Eric Jun  
CA Bar

Arthur Tessmond  
CA, MA & NH Bars

Marin Hoffmann  
CA Bar

Andrew J. Dick  
NY & FL Bars

Janel Duncan  
IN, OH & KY Bars

Denise D. Arnold  
GA & WV Bars

Cecily J. McLeod  
GA Bar

Tamera D. Starin  
GA Bar

Dwight Baylor  
AZ, NY & VA Bars

Sarah De La Rosa  
AZ & NY Bars

M'Cori Van Ess  
AZ Bar

Brian Selvasy  
FL Bar

G. Michael Samples II  
FL Bar

Brandon A. Starico  
FL Bar

MyXum McClure Koski  
IL Bar

Michael S. McDonald  
IL Bar

Christopher D. Osborn  
TX Bar

Megan D. Nagreiter  
CA & TX Bar

Kendall L. Bryant  
TX Bar

Shannon M. Pewley  
MI Bar

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MI Bar

Andrew S. Lerner  
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Gregory B. Walz  
MD & DC Bars

Ashley A. Lawson  
MD, DC, KY, WV Bars

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Peter N. Fish  
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Donna J. Smith  
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Nicholas Adler  
TN Bar