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TEL:
FAX:
TOLL FREE:
December 14, 2009

ROBERT A. WINTER
JOSEPH C. COOLING
SCOT D. GROGHAN
CLAYTON D. MOSLEY
S. LOUIS SCHIAPPA

Re: BANK OF AMERICA, N.A.
Reference:
Related Act#:
Balance: \$27,504.91
File No: ..

Dear

This letter is in response to your conversation with this office on December 14, 2009, regarding the above mentioned debt. Please be advised my client has authorized this office to settle this debt for the amount of \$2800.00. Please have the funds in our office by December 28, 2009.

Upon clearance of your payment, this account will be satisfied as Settled in Full. Also, upon clearance of your payment, please allow 90 days for BANK OF AMERICA, N.A. to update your credit profile to the appropriate status.

My client may be required by law to report this settlement to one or more taxing authorities. The client makes no representation about tax consequences this may have or any reporting requirements that may be imposed on them. 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 is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,

Director of Operations

HOURS OF OPERATION ARE: MONDAY-FRIDAY 8AM-9PM EST
AND SATURDAY 8AM-1PM EST

"THIS IS A COMMUNICATION FROM A DEBT COLLECTOR"