

# Bank of America

Attn: FDP  
1000 Samoset Dr.  
Wilmington, De 19884-2231

LIVERMORE:

Account No. 4

Account Balance: \$17070.35

09/22/2008

Dear

Per our conversation, this letter sets forth a proposal to settle the above-referenced account. We will accept \$4155 as a settlement on this account. To accept this offer, you must agree to send the first installment payment of \$155 by 09/29/2008. Each future installment is listed below.

<u>Settlement Installment</u>	<u>Installment Due Date</u>
2. \$800.00	10/31/2008
3. \$800.00	11/30/2008
4. \$800.00	12/31/2008
5. \$800.00	01/31/2009
6. \$800.00	02/28/2009

By completing this payment plan, your account will be considered settled, and you will not be obligated to pay the remaining balance, provided no additional charges appear on this account after the date of this letter. Also, any future account activity that results in a credit balance will become the property of FIA Card Services. Any violation of this agreement will result in the full balance of \$17070.35 being due immediately. All payments must be received by the above stated due dates. For your convenience, you can make your payment over the telephone by contacting one of our knowledgeable Account Managers at 1 Monday through Friday, 8 a.m. to 9 p.m. or Saturday 9 a.m. to 12 p.m.

Sincerely,

Sr. Account Manager

**Bank of America** 