



[Redacted]

September 15, 2010

[Redacted]

Re: Settlement Offer \$9420.00
Account # [Redacted]
Creditor: Bank of America
Balance: \$47092.99

Dear [Redacted]

This letter is to confirm the offer to settle your Bank of America account for the reduced amount of \$9420.00 if funds are received at our office by the terms listed below. This account will then be listed as settled in full.

If payments are not received by the dates specified below your settlement will be null and void and I.C. System reserves the right to resume collection on the remaining balance of \$47092.99

Terms:

Payment (s)	Amount	Due Date	Method of Delivery
1	\$ 500.00	9/29/2010	Check by phone
2	\$ 1100.00	10/29/2010	Check by phone
3	\$ 1955.00	11/29/2010	Check by phone
4	\$ 1955.00	12/29/2010	Check by phone
5	\$ 1955.00	1/29/2011	Check by phone
6	\$ 1955.00	2/28/2011	Check by phone

If you have any questions, please call 1 [Redacted]

Overnight Mail Address:

[Redacted]

Sincerely,

[Redacted]

If more than \$600.00 of this debt is cancelled, our client may be required to notify the Internal Revenue Service on form 1099c as other income.

We are a debt collector attempting to collect a debt and any information obtained will be used for that purpose. Calls may be monitored and recorded for quality assurance.