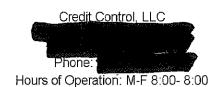
CREDITCONTROLSM



March 13, 2012



Current Creditor: JH PORTFOLIO DEBT EQUITIES, I

Our Account Number:

Original Acct:

Original Creditor: Bank of America Current Balance: \$10,858.85



Our records indicate that you have an outstanding balance on the above mentioned account. This letter follows-up on our prior communications and is in response to your request for a written copy of the current offer to settle your account. Credit Control, LLC is authorized to offer the following settlement on this account.

Settlement: 1 payments totaling \$2,700.00 **Payment Schedule**:

Pmt #	Due Date	Amount	_ Pmt #_	Due Date	Amount
1	3/30/2012	\$2,700,00	-		

Payment(s) must be received at the following address in the form of certified check, debit or credit card by phone on or before the due date(s) listed above. Please include our account number on any forms of payments.



Upon clearance through the banking system of the total agreed upon amount, your account will be considered Settled in Full. We are not obligated to renew this offer.

This communication is from a debt collection agency. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely,

Credit Control, LLC

