



NCO Financial Systems, Inc.®

150 Crosspoint Parkway
Crosspoint Business Park
Getzville, NY 14068

January 21, 2009

Toll Free: [800] 227-4000
Phone: [716] 404-2100

20.2%



(Direct)

RE: Bank of America
275 S. Valencia Ave
Brea, CA 92823
Account Numbers:



Our Reference Number:
Current Balance Due: \$34,649.23

Dear [Redacted] :

Pursuant to your agreement, this letter verifies that we can accept \$7,000.00 until 1/26/09 as settlement for the above account.

Should you choose not to accept this offer, your account balance may be periodically increased due to the addition of accrued interest or other charges as provided in your agreement with the original creditor or as otherwise provided by state law.

Please remit payment to:

Standard Mail: NCO Financial Systems, Inc.
PO Box 17080
Wilmington, DE 19850-9609

Overnight Mail: NCO Financial Systems, Inc.
507 Prudential Road
Horsham, PA 19044

Upon clearance of your payment, Bank of America will consider your account to be settled.

Because more than \$600 of your debt will be canceled by this settlement please be advised that Bank of America is required by federal law, (Internal Revenue section 6050P) to report this amount. You will be receiving a form 1099-C from Bank of America no later than next January 31st. If you have any questions concerning your personal taxes, we recommend that you consult a certified public accountant or other tax professional.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector. Calls to or from NCO Financial Systems, Inc. may be monitored or recorded for quality assurance.

Sincerely,

NCO Financial Systems, Inc.

Office Hours: 8:00am - 9:00pm Monday through Thursday.
8:00am - 5:00pm Friday. 8:00am - 12:00 Noon Saturday