



[Redacted]
[Redacted] 5
[Redacted]

[Redacted]

Account number ending in [Redacted]

Dear [Redacted],

This letter outlines our conversation regarding a proposal to settle the above-referenced account. **We will accept 25% as a settlement on this account.** To accept this offer, you must agree to make the installment payment of \$5,502.00 by September 30, 2009. Each installment is listed below.

Settlement Installment

Installment Due Date

Following your verbal acceptance of this offer and upon receipt of all agreed to payments your account will be considered settled, and you will not be obligated to pay the remaining balance. All payments must be received by the agreed upon dates. It is your responsibility to cancel any third party services that may or may not require authorization to charge the account. If additional charges post to the account during the settlement period, if a payment is returned for insufficient funds, or if you fail to make required payments on time your settlement will be voided. Your account will be charged-off and we will continue to pursue the remaining debt.

Received Time [Redacted]



[REDACTED]

Account Nos [REDACTED]

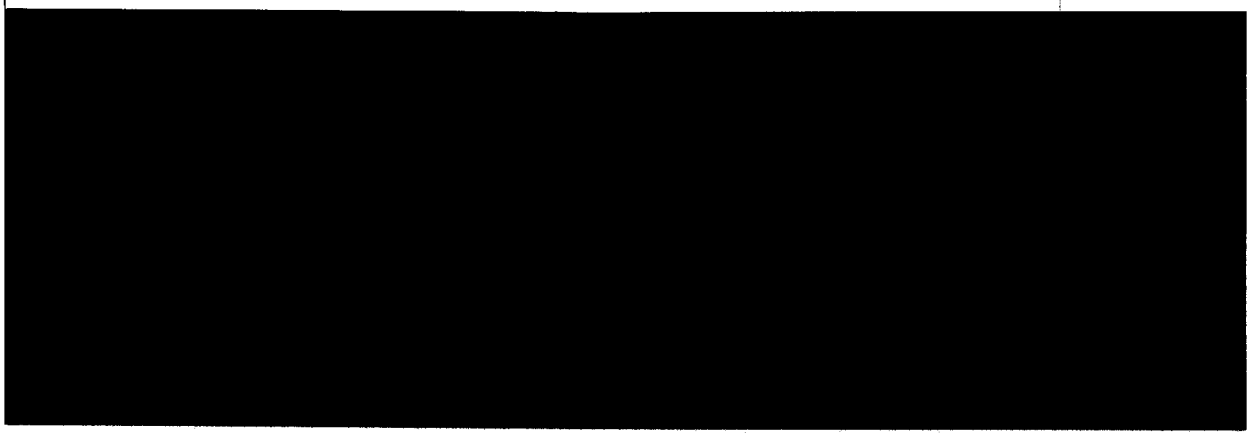
Dea [REDACTED]

This letter confirms our conversation to settle the above-referenced account. Your current balance is \$19,890.92. We will accept \$4,400.00 as settlement on this account. Each future installment is listed below.

<u>Settlement Installment</u>	<u>Installment Due Date</u>
\$2,484.00	May 30, 2009
\$638.00	June 30, 2009
\$639.00	July 30, 2009
\$639.00	August 28, 2009

By completing this payment plan, your account will be considered settled. 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 Bank of America. Any violation of this agreement will result in the full balance being due immediately. All payments must be received by the above stated due dates.

If the remaining amount is equal to or greater than \$600.00, we are required by federal law Internal Revenue Service (IRS) section 6050P to report this amount. You will be receiving a Form 1099-C from Bank of America no later than next January 31. If you have any questions





Account number ending in: [REDACTED]

Dear [REDACTED]

This letter outlines our conversation regarding a proposal to settle the above-referenced account. We will accept 30% as a settlement on this account. To accept this offer, you must agree to make the installment payment of \$3,100.00 by September 18, 2009. Each installment is listed below.

<u>Settlement Installment</u>	<u>Installment Due Date</u>
\$3,100.00	September 18, 2009

Following your verbal acceptance of this offer and upon receipt of all agreed to payments your account will be considered settled, and you will not be obligated to pay the remaining balance. All payments must be received by the agreed upon dates. It is your responsibility to cancel any third party services that may or may not require authorization to charge the account. If additional charges post to the account during the settlement period, if a payment is returned for insufficient funds, or if you fail to make required payments on time account will be charged-off and we will continue to

17720

PAID

Received Time Sep. 16. 3:08PM

Overnight Delivery:
Payment Services
1000 Samoset Dr.
Newark, DE

19713



www.bankofamerica.com/worldpoints

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

Account number ending in [REDACTED]

[REDACTED]

This letter confirms our agreement to settle the above-referenced account.

The balance at the time of settlement was \$3,840.13. We will accept \$770.00 as settlement of this account.

Below are the payment terms for your account:

<u>Due date</u>	<u>Payment amount</u>	<u>Due date</u>	<u>Payment amount</u>
10/30/2009	\$51.00		
11/30/2009	\$240.00		
12/31/2009	\$240.00		
01/30/2010	\$239.00		

In return, upon receipt of all required payments, 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. Your account has been closed to further charging privileges. Also, any future account activity that results in a credit balance may become the property of Bank of America. If additional charges post to the account, if a payment is returned for insufficient funds, or if you fail to make required payments on time your settlement will be voided. Your account will be charged-off and we will continue to pursue the remaining debt.



Account number ending in [REDACTED] 302 463 2117 547 2117

Dear [REDACTED]

This letter outlines our conversation regarding a proposal to settle the above-referenced account. **We will accept 32.21% as a settlement on this account.** To accept this offer, you must agree to make the installment payment of \$300.00 by November 17, 2009. Each installment is listed below.

<u>Settlement Installment</u>	<u>Installment Due Date</u>
\$660.00	December 23, 2009
\$320.00	January 23, 2010
\$320.00	February 09, 2010

Following your verbal acceptance of this offer and upon receipt of all agreed to payments your account will be considered settled, and you will not be obligated to pay the remaining balance. All payments must be received by the agreed upon dates. It is your responsibility to cancel any third party services that may or may not require authorization to charge the account. If additional charges post to the account during the settlement period, if a payment is returned for insufficient funds, or if you fail to make required payments on time your settlement will be voided. Your account will be charged-off and we will continue to pursue the remaining debt.

and the installment payment of \$300.00 by November 17, 2009.

<u>Settlement Installment</u>	<u>Installment Due Date</u>
\$660.00	December 23, 2009
\$320.00	January 23, 2010
\$320.00	February 09, 2010

Following your verbal acceptance of this offer and upon receipt of all agreed to payments your account will be considered settled, and you will not be obligated to pay the remaining balance. All payments must be received by the agreed upon dates. It is your responsibility to cancel any third party services that may or may not require authorization to charge the account. If additional charges post to the account during the settlement period, if a payment is returned for insufficient funds, or if you fail to make required payments on time your settlement will be voided. Your account will be charged-off and we will continue to pursue the remaining debt.



[REDACTED]

Account number ending in [REDACTED]

Dear [REDACTED]

This letter outlines our conversation regarding a proposal to settle the above-referenced account. **We will accept 30% as a settlement on this account.** To accept this offer, you must agree to make the installment payment of \$1,000.00 by December 21, 2009. Each installment is listed below.

<u>Settlement Installment</u>	<u>Installment Due Date</u>
\$186.34	January 21, 2010
\$186.33	February 21, 2010
\$186.33	March 08, 2010

Following your verbal acceptance of this offer and upon receipt of all agreed to payments your account will be considered settled, and you will not be obligated to pay the remaining balance. All payments must be received by the agreed upon dates. It is your responsibility to cancel any third party services that may or may not require authorization to charge the account. If additional charges post to the account during the settlement period, if a payment is returned for insufficient funds or if you fail to make required payments on time your settlement will be voided. Your account will be charged off and we will continue to pursue the remaining debt.

[REDACTED]

[REDACTED] TIA Card Services [REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

2016c

Account number ending in: [REDACTED]
Account Balance: \$21,326.34

Dear [REDACTED]

Per our conversation, this letter sets forth a proposal to settle the above-referenced account. We will accept \$3,200.00 as a settlement on this account. To accept this offer, you must agree to send the first installment payment of \$570.00 by 11/27/2009. Each future installment is listed below.

<i>Settlement Installment</i>	<i>Installment Due Date</i>
1. \$877.00	12/29/2009 ✓
2. \$877.00	01/28/2010 ✓
3. \$876.00	02/18/2010 ✓

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 Bank of America. Any violation of this agreement will result in the full balance of \$21,326.34 being due immediately. All payments must be received by the above stated due dates. If additional charges post to the account, if a payment is returned for insufficient funds, or if you fail to make required payments on time your settlement will be voided. Your account will be charged-off and we will continue to pursue the remaining debt.

If the amount forgiven is equal to or greater than \$600.00, we are required by federal law (IRS section 6050P) to report this amount to the IRS and issue a 1099-C Form. You will receive this form for the year in which the settlement completed. If you have any questions regarding your personal taxes, we recommend that you consult a certified public accountant or other tax professional.

For your convenience, you can make your payment over the telephone by contacting one of our knowledgeable associates at 888-538-6262 Ext. 66607 Monday through Friday, 8 a.m. to 8 p.m. or Saturday 8 a.m. to 12 p.m. Eastern. If you prefer, you can mail your payments to P.O. Box 15710, Wilmington, DE 19886-5710.

Sincerely,

Amy Blair
Customer Assistance Department

Bank of America

www.bankofamerica.com

[REDACTED]

[REDACTED]

Account number ending in: [REDACTED]

Dear [REDACTED]

This letter confirms our agreement to settle the above-referenced account.

The balance at the time of settlement was \$2,898.11. We will accept \$810.00 as settlement of this account.

Below are the payment terms for your account:

<u>Due date</u>	<u>Payment amount</u>	<u>Due date</u>	<u>Payment amount</u>
12/24/2009	\$405.00		
01/25/2010	\$405.00		

In return, upon receipt of all required payments, 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. Your account has been closed to further charging privileges. Also, any future account activity that results in a credit balance may become the property of Bank of America. If additional charges post to the account, if a payment is returned for insufficient funds, or if you fail to make required payments on time your settlement will be voided. Your account will be charged-off and we will continue to pursue the remaining debt.

[REDACTED]

[REDACTED]

[REDACTED]

Bank of America



www.bankofamerica.com

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

Account number ending in [REDACTED]

Dear [REDACTED]

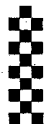
This letter confirms our agreement to settle the above-referenced account.

The balance at the time of settlement was \$2,858.84. We will accept \$1,001.00 as settlement of this account.

Below are the payment terms for your account:

<u>Due date</u>	<u>Payment amount</u>	<u>Due date</u>	<u>Payment amount</u>
11/20/2009	\$1,001.00		

In return, upon receipt of all required payments, 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. Your account has been closed to further charging privileges. Also, any future account activity that results in a credit balance may become the property of Bank of America. If additional charges post to the account, if a payment is returned for insufficient funds, or if you fail to make required payments on time your settlement will be voided. Your account will be charged-off and we will continue to pursue the remaining debt.



[REDACTED]

Bank of America
www.bankofamerica.com

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

Account number ending in: [REDACTED]

Dear [REDACTED]

This letter confirms our agreement to settle the above-referenced account.

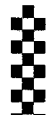
The balance at the time of settlement was \$10,081.55. We will accept \$2,521.00 as settlement of this account.

Below are the payment terms for your account:

<u>Due date</u>	<u>Payment amount</u>	<u>Due date</u>	<u>Payment amount</u>
09/30/2009	\$2,521.00		

In return, upon receipt of all required payments, 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. Your account has been closed to further charging privileges. Also, any future account activity that results in a credit balance may become the property of Bank of America. If additional charges post to the account, if a payment is returned for insufficient funds, or if you fail to make required payments on time your settlement will be voided. Your account will be charged-off and we will continue to pursue the remaining debt.

[REDACTED]



Bank of America
attn: PDP
1000 Samsel Dr.
Wilmington, DE 19804-2231

Attn: [REDACTED]

[REDACTED]

WorldPoints 

20650

www.bankofamerica.com/worldpoints

[REDACTED]
[REDACTED]
[REDACTED]

November 03, 2009

Account number ending in [REDACTED]

Dear [REDACTED]

This letter confirms our agreement to settle the above-referenced account.

The balance at the time of settlement was \$2,905.89. We will accept \$750.00 as settlement of this account.

Below are the payment terms for your account:

<u>Due date</u>	<u>Payment amount</u>	<u>Due date</u>	<u>Payment amount</u>
11/30/2009	\$750.00		

In return, upon receipt of all required payments, 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. Your account has been closed to further charging privileges. Also, any future account activity that results in a credit balance may become the property of Bank of America. If additional charges post to the account, if a payment is returned for insufficient funds, or if you fail to make required payments on time your settlement will be voided. Your account will be charged-off and we will continue to pursue the remaining debt.

