



SHERIE [REDACTED]  
[REDACTED]  
LOS ANGELES CA 90048 [REDACTED]

January 04, 2012

Regarding account number: 37463 [REDACTED]

Dear Sherie [REDACTED]

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

The balance at the time of the settlement agreement was \$15,247.99. We will accept \$6,100.00 to settle 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>
01/30/2012	\$6,100.00		

Upon receipt of all required payments as described in this letter, this account will be considered settled. There will be no obligation to pay the difference between the outstanding balance as of the time of settlement and the settlement amount. The account has been closed to further charging privileges. Please be sure to notify those companies that may post recurring charges to the account to pay for products and services such as internet access, gym memberships, and subscriptions, that the account is closed. Also, any future account activity that results in a credit balance, including overpayment, may become the property of Bank of America. Call us if you think there has been an overpayment or an improper credit.