



THE BURROUGHS LAW FIRM, PLLC
3307 RR 620 NORTH, SUITE B
AUSTIN, TX 78734
PHONE: 512-961-1021, FAX 512-961-1022

Settlement Letter

November 6, 2008

Re: Debtor(s) Name(s):
Your credit card with: Bank of America
Account Number:

Current Balance: \$7,033.00

Settlement Amount: \$2,344.00

Dear _____

We have agreed to settle this matter for the Settlement Amount of \$2,344.00 including interest and fees as of November 6, 2008. Settlement on these terms only occurs upon your approving the terms of this letter, signing where indicated, and mailing it back along with your payment within 10 days of receipt of this letter. Any payments, not previously credited that were paid to Weinstein & Riley shall be credited to your account. Payment of the Settlement Amount shall be payable as follows:

- a) Your Settlement Amount of \$2,344.00 is due and payable as follows:
 - Your lump sum payment in the amount of \$2,344.00 is due on or before November 10, 2008 and is to accompany this signed agreement to the address listed below.

All check payments must be sent to

WEINSTEIN & RILEY, PS

If you breach this agreement, however, my client will be entitled to pursue the original balance plus interest thereon at the legal rate from the date of the breach. A breach will be declared with notice by way of a letter to you if we have not received your payment 10 days after your payment is due. A statement that your account has been paid in full will be provided upon complete payment of settlement amount.

NOTE: THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE FOR THAT PURPOSE.