

# PORTFOLIO RECOVERY ASSOCIATES, LLC

P.O. Box 12914 Norfolk, VA 23541  
PHONE (800) 772-1413

1/28/2009

PRA283-Freedom  
TAYLORS, SC 29687-4907

Re: PRA Account/Reference No.  
FLEET/BANK OF AMERICA

Balance: \$ 11888.48\*

Dear

This letter is to confirm the arrangements you have made to repay your delinquent account which was purchased from FLEET/BANK OF AMERICA on 1/14/2008. We have agreed to settle your account for payment of \$4486.92 received in good funds in our office as follows:

Payment in the amount of \$1,495.64 is due by 1/30/2009  
Payment in the amount of \$1,495.64 is due by 2/28/2009  
Payment in the amount of \$1,495.64 is due by 3/30/2009

**\*\*\*Should you miss any of these scheduled payment(s),  
we have the right to declare this settlement plan null and void.\*\*\***

You hereby acknowledge that, unless you have already disclosed information concerning the existence of a lien or judgment relating to this account to our staff, you and your agents have no personal knowledge of any existing judgments or liens filed in connection with this account. Portfolio Recovery Associates reserves the right to withdraw this offer at a later date if our staff later learns that a judgment or lien has been filed in connection with this account.

Once your final payment is received, if we are reporting this account to the credit bureaus, we will report your account as settled to the three major credit bureaus. If you have any questions, please call us immediately at 1-800-772-1413. Our hours of operation are: 7:30 AM to 11 PM EST Monday through Friday, 8 AM to 5 PM EST Saturday, and 2 PM to 9 PM EST Sunday. Please make all checks payable to "Portfolio Recovery Associates, LLC" and send all payments to the following address: Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541.

Sincerely,

**Jared**

**Winters**

Jared M Winters  
Portfolio Recovery Associates Representative

Digitally signed by Jared Winters  
DN: cn=Jared Winters, o=Portfolio Recovery  
Associates, ou=Operations Manager,  
email=jmwinters@portfoliorecovery.com,  
c=US  
Date: 2009.01.28 12:57:43 -06'00'

*\*Interest continues to accrue on this account and will accrue until the account is satisfied, unless it has been waived by us.  
The balance due includes interest as of the date of this letter.*

**NOTICE: SEE ADDITIONAL PAGE FOR IMPORTANT INFORMATION**  
[www.portfoliorecovery.com](http://www.portfoliorecovery.com)

This letter is from a debt collector and is an attempt to collect a debt.  
Any information obtained will be used for that purpose.