



PROFESSIONAL RECOVERY SERVICES

221 Laurel Rd., Suite 350 • Voorhees, NJ 08043 • Phone 800-309-8000 Fax 856-770-9633 • Hours: 8AM-5PM EST Mon.-Fri.

July 28, 2009

Client: Bank of America
Acct#
Ref #
Acct. Bal: \$ 53,649.85

Dear /

This is to confirm that we have been authorized by our client to accept \$11,639.00 as settlement in full on the above referenced account. We have agreed to the following payment schedule:

\$500.00 to be received by 07/30/2009

\$1012.63 to be received by the 30th of each month for eleven consecutive months beginning 8/30/2009 and ending 6/30/2010. (In the month of February the payment is due on the 26th)

Once this is paid, your account will be marked as settled.

Bank of America may be required by law to report this settlement to one or more taxing authorities. The bank makes no representation about tax consequences this may have or any reporting requirements that may be imposed on the Bank. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement. Should you have any questions, please feel free to contact me at (800) 915-1016 ext 31021.

Sincerely,

Kristi Moore
Collections Supervisor
KMO/AWD

THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE