

**NATIONAL ENTERPRISE SYSTEMS  
Professional Debt Collectors  
29125 Solon Road  
Solon, OH 44139-3442**

January 19, 2010

RE: BANK OF AMERICA - PRIME LOW  
Client ID:  
For:  
Date of Referral: 01/06/2010  
Date of Service: 04/29/2001

GREENACRES, FL 33413-2051

**Total Amount Due: \$ 22,164.08**

We have been authorized by our client to accept \$6,300.00 as settlement in full for your Bank of America - Prime Low account \$1,800.00 due 1/26, \$1,500.00 due 2/26, 3/26, 4/26/2010. Payments for settlement have to be within thirty (30) day period or the settlement is null and void. Please contact this office if you would like to discuss this offer.

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.

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

***NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION***