

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

February 10, 2010

RE: BANK OF AMERICA-PRE LEGAL
Client ID: _____
For: 4970
Date of Referral: 02/03/2010
Date of Service: 08/09/2006

PLATTSMOUTH, NE 68048-7609

Total Amount Due: \$15,539.77

We have been authorized by our client to accept \$4,662.00 in six (6) payments as settlement in full for your Bank of America-Pre Legal account \$777.00 by February 26, March 26, April 26, May 26, June 25 and July 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