

June 3, 2010

Account Number:

Dear

Bank of America is giving you a unique opportunity to reduce your debt with this special offer. Call us today to discuss payments toward this special offer.

### We're here to help.

We want to help you resolve your debt, which is why Bank of America is giving you this chance to settle your balance once and for all\*. **You can save 60% by settling your account. This is a savings of \$8,290. To qualify for this offer, you must call us at 1.800.536.1603 to set up payment arrangements on your account. This offer will expire June 15, 2010.**

Current Balance	Settlement Balance	You Save
\$13,818	\$5,528	\$8,290

That's a savings of 60%

**Call us today to resolve your debt and save.** If you don't contact us, your account may be referred to a third-party collections agency or an attorney for possible legal action, and your credit could be adversely affected.

Don't miss this great opportunity to save. **Call us today at 1.800.536.1603.**

Sincerely,  
Customer Assistance Department

**P.S. One call is all it takes to save. Call today. This offer expires June 15, 2010.**

\*Following your verbal acceptance of this offer and upon receipt of all agreed-upon payments your account will be considered settled, and you will not be obligated to pay the remaining balance. All payments must be received by the agreed-upon dates. It is your responsibility to cancel any third-party services that may or may not require authorization to charge the account. If additional charges post to the account during the settlement period, if a payment is returned for insufficient funds, or if you fail to make required payments on time your settlement will be voided. Your account will be charged-off and we will continue to pursue the remaining debt.

If the unpaid balance towards the settlement is equal to or exceeds \$600.00, the IRS requires us to report the amount of forgiveness of debt on a 1099C form. You will receive this form for the year in which the settlement is completed. If you have any questions regarding your personal taxes, we recommend that you consult a certified public accountant or other tax professional.