



[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

New account ending
[REDACTED]
Previous account ending
[REDACTED]

January 20, 2015

Dear [REDACTED]

You defaulted on the above referenced previous account and the balance was charged off. For internal processing purposes only, a new account number was created and the balance was moved to the new account. Both accounts are closed for charging.

As we discussed today, you're responsible for the total balance of \$8,276.11 on your account. We'll accept a settlement of \$3,400.00 to resolve this debt. Please make this payment by January 23, 2015.

If we receive the required payment by the due date described above, this account will be considered settled and there will be no obligation to pay the difference between the outstanding balance and the settlement amount. In addition, we may notify the appropriate consumer reporting agencies that the account has been settled for less than the full balance.

Any future account activity that results in a credit balance, including overpayment, may become the property of Bank of America. Call us if you think there has been an overpayment or an improper credit on your account.

If a payment is returned for any reason, or if you fail to make required payments on time, the settlement may be voided. The original outstanding balance, less any settlement payments made or credits received, will be due. We may continue to pursue our collection efforts on the remaining debt.