



Enrolled Balance:	\$10,223.00
Current Balance:	\$10,223.77
Settlement Amount:	\$2,556.00
Settlement %:	25.00%
% Debt Reduction:	54.00%

April 08, 2016

Reference: [REDACTED]
Account number ending in: [REDACTED]
Previous account number(s) ending in: [REDACTED]



We're offering you an excellent opportunity to settle your Bank of America account balance of \$10,223.77 for \$2,556.00 to avoid further collection efforts.

This offer will expire 30 calendar days from the date of this letter.

Your next steps

- To take advantage of this settlement offer, please send your payment (money order, cashier's check or personal check) to Bank of America, PO Box 15019, Wilmington, DE 19850-5019.
- It's important to include your name and the last four digits of your account number on the front of your payment to ensure proper credit.
- Please also include a prepared Satisfaction of Judgment with your payment. If one is not available, Bank of America will prepare and forward one to you for filing.

What you need to know

- Once we receive the settlement amount, your account(s) will be considered settled, paid for less than the full balance. There will be no obligation to pay the difference between the outstanding balance as of the time of settlement and the settlement amount. We may report the settled account(s) to the credit bureaus.
- If the settlement payment is returned for any reason, the settlement may be voided. The original outstanding balance, less any payments made or credits received, will be due and we may continue to pursue the remaining debt.

