



BERTA [REDACTED]
[REDACTED]

[REDACTED]

Account number ending in: [REDACTED]

Dear Berta [REDACTED],

This letter confirms our agreement to settle the above-referenced account.

The balance at the time of settlement was \$14,009.09. We will accept \$4,250.00 as settlement of this account.

Below are the payment terms for your account:

<u>Due date</u>	<u>Payment amount</u>	<u>Due date</u>	<u>Payment amount</u>
[REDACTED]	\$4,250.00		

In return, upon receipt of all required payments, your account will be considered settled, and you will not be obligated to pay the remaining balance provided no additional charges appear on this account after the date of this letter. Your account has been closed to further charging privileges. Also, any future account activity that results in a credit balance may become the property of Bank of America. If additional charges post to the account, 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 amount Bank of America has forgiven is equal to or greater than \$600.00, we are required by federal law (IRS section 6050P) to report this amount to the IRS and issue a 1099-C Form. You will receive this form for the year in which the settlement completed. If you have any questions regarding your personal taxes, we recommend that you consult a certified public accountant or other tax professional.

Please keep this letter as confirmation of your settlement agreement, as the terms of this offer will not be reflected on your monthly statement.

If you have any questions, please call [REDACTED], Monday through Thursday from 9 a.m. to 10 p.m., Friday, 8 to 6, or Saturday, 9 to 2 Eastern. Our knowledgeable associates are ready to assist you.

Sincerely,

Customer Assistance Department