



Bank of America

08/31/11

[REDACTED]
[REDACTED]
Settlement Offer: \$27,000.00
Account Number: [REDACTED]
Account Balance: \$214,747.05

Dear MICHAEL KOPECKY,

Bank of America is offering you the opportunity to settle your account for \$27,000.00. To take advantage of this offer, send \$27,000.00 in certified funds within 30 days from the date of this offer.

This is a good opportunity to settle your account, save money and have settled in full reported to the Credit Bureau.

Please make your check payable to Bank of America and return it with the bottom portion of this letter to receive prompt credit. If you have questions or would like to discuss this offer, please call me.

If the settlement leaves a balance of \$600.00 or greater, Bank of America is required by law to report this settlement to the IRS and state taxing authorities. Bank of America makes no representations about any tax consequences this settlement may have. You should consult an independent counsel of your choosing if you desire advice about any tax consequences which may result from this settlement.

Sincerely,

MITCHELL O'DELL
ACCT ADMINISTRATOR
866-468-3402

SIF1

RETURN THIS PORTION WITH YOUR FINAL PAYMENT.

[REDACTED]
Account Number: [REDACTED]
Settlement Offer: \$27,000.00
Date of Offer: 08/31/11
Amount Paid: _____

Bank of America, NCA-105-08-84

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