

4285 Genesee Street  
Cheektowaga, NY 14225-1943

**NORTHSTAR LOCATION SERVICES, LLC**

Hours Mon-Thurs 8AM-10PM ET,  
Fri 8AM-8PM ET, Sat 8AM-12PM ET  
Payment website: <https://www.gotonls.com>  
Toll free: 866-610-2731  
Facsimile: 716-565-6928

Return Service Requested

351

December 22, 2015

Creditor: Bank of America, N.A.  
Account #: \*\*\*\*\*  
Reference #:   
Balance: \$7,054.82  
Settlement Due: \$2,470.00  
Amount Remitted: \$



To ensure proper credit, return this portion with your payment.

Creditor	Account #	Balance	Amount Remitted
Bank of America, N.A.	*****	\$7,054.82	

We are an authorized representative for Bank of America. This letter will confirm we have agreed to accept less than the full balance due as settlement on the above account. The settlement as offered shall be in the total amount of \$2,470.00, payable in 12 installments as scheduled below. Upon clearance of funds, the above-mentioned account will be closed as settlement in full.

**Payment Terms**

Installment #	Payment Amount Due	Due Date	Installment #	Payment Amount Due	Due Date
1	\$205.83	12/30/2015	2	\$205.83	01/30/2016
3	\$205.83	02/29/2016	4	\$205.83	03/30/2016
5	\$205.83	04/30/2016	6	\$205.83	05/30/2016
7	\$205.83	06/30/2016	8	\$205.83	07/30/2016
9	\$205.83	08/30/2016	10	\$205.83	09/30/2016
11	\$205.83	10/30/2016	12	\$205.87	11/30/2016
				<b>Total Amount Due</b>	<b>\$2,470.00</b>

Please contact our office toll free at 866-610-2731 to make your payment. Please be advised that if this item does not clear through your bank, this settlement offer will be considered null and void. We are not obligated to renew this offer.

Upon receipt of all required payments, your account will be considered settled and you will not be obligated to pay the remaining balance. The terms of this settlement are final, and we have no obligation to renegotiate them at a later date. You must make all required payments by their agreed upon due dates. Subject to applicable law, payments submitted as a result of this settlement are not eligible for refund at anytime, except in rare instances, such as where the total of all payments made exceeds the total amount due under the terms of this settlement. As a result of this settlement, if the amount cancelled on this debt equals or exceeds \$600, the IRS may require Bank of America to report the amount cancelled on a Form 1099-C. You will receive this form for the year in which the settlement is completed. If you want advice about the potential tax consequences that may result from this settlement, Bank of America recommends that you consult a tax professional of your choosing. Bank of America does not make any representations about the tax consequences that this settlement may have for you or any reporting requirements that may be imposed on Bank of America.

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

This account is issued and administered by Bank of America, N.A., successor in interest to FIA Card Services, N.A.

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION