

401.

Bank of America



[Redacted]

Now account ending
[Redacted]
Previous account ending
[Redacted]

November 04, 2015

[Redacted]

This letter serves as written confirmation of your recent verbal agreement to settle your credit account.

About the settlement offer

As of the date of this letter your current balance is \$10,799.33. We've agreed to settle your account for \$5,100.00 through the terms listed below.

What you need to do

By accepting this offer, you agree to send the first installment payment of \$425.00 by November 30, 2015 and the remaining installments as listed below:

<u>Due date</u>	<u>Payment amount</u>	<u>Due date</u>	<u>Payment amount</u>
December 30, 2015	\$425.00	January 30, 2016	\$425.00
February 29, 2016	\$425.00	March 30, 2016	\$425.00
April 30, 2016	\$425.00	May 30, 2016	\$425.00
June 30, 2016	\$425.00	July 30, 2016	\$425.00
August 30, 2016	\$425.00	September 30, 2016	\$425.00
October 31, 2016	\$425.00		