



January 20, 2010

Deborah

Dear Deborah

Re: Bank of America
Current Balance: \$4,531.24
Account Number:

Your account has been placed with Collectcorp Corporation for collection. This will verify that we agree to accept \$1,400.00, as settlement on the above noted Bank of America account.

Upon clearance of the above noted funds, a second letter will be issued as an unconditional verification that the above stated amount was received, has been cleared and is accepted as settlement of the above noted account.

Cash, Certified Check, Money Order, Autocrisp, or Western Union must be received in our office on or before January 29, 2010, or this offer will be considered null and void.

The Internal Revenue Service requires the creditor to provide it with information about amounts of \$600.00 or more that are discharged as a result of a cancellation of debt. If the amount the creditor will discharge when the final payment of your settlement is received is \$600.00 or more the creditor will be required to notify the IRS of the discharged amount. You will receive a copy of the form 1099C that will be filed with the IRS.

If you have any questions or concerns regarding this settlement please contact Mark Henry at (800) 660-2470

We trust the above is to your satisfaction.

Yours truly,
COLLECTCORP CORPORATION


Mark Henry
Collection Manager

THIS HAS BEEN SENT TO YOU BY A DEBT COLLECTOR

This is an attempt to collect a debt.

Any information obtained will be used for that purpose.

CC

460 North 3rd Street, Suite 260 Phoenix, AZ 85004

TEL. 1-800-678-3052 FAX (602) 648-6176