

1/8/2010 15:14:15 From: To: 1 (561) 431-8098
 FCS System Subordinate Window

(2/2)
 Page 1 of 1

FMA ALLIANCE LTD.	11811 North Freeway, Suite 900 Houston, TX 77060 Tel: 281-931-5050 800-955-5598 Fax: 281-931-6501
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01/08/2010

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Creditor:	BANK OF AMERICA
Account #:	████████████████████
File #:	████████████████████
Balance:	\$3158.06 as of 01/08/2010

Dear ████████████████████:

This confirms our agreement made on 01/08/2010 to settle on the above referenced account in the amount of \$1263.22. If you fail to make payment(s) as scheduled or if a payment is returned as unpaid, then your settlement arrangement will be canceled and this will result in the entire balance being due. Scheduled payment(s) are as follows:

Amount	Payment Due Date	Amount	Payment Due Date
1263.22	011310		

Bank of America may be required by law to report this settlement to one or more taxing authorities. The Bank makes no representation about tax consequences this may have or any reporting requirements that may be imposed on the Bank. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement.

If you have any questions please feel free to contact us at 877-839-9070. The call back person is Orelia Guillory or one of his/her team members.

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

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution. Also, you authorize us to re-present a check as an electronic fund transfer from your account if your payment is returned unpaid.

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