

Fax:

Jan 29 2010 02:48pm P002/002

4285 Genesee Street
Cheektowaga, NY 14225-1943

**NORTHSTAR
LOCATION SERVICES, LLC**

RETURN SERVICE REQUESTED

1-866-677-2569
Hours Mon-Thurs 8AM-10PM EST
Fri 8AM-8PM, Sat 8AM-4PM EST

[REDACTED]

Creditor: Bank of America, N.A.
Account #: [REDACTED]
Date: 01/29/2010
Balance: \$19,052.99
Settlement Due: \$4,764.00

This letter serves as confirmation that, as the duly authorized representative for Bank of America, N.A., we have agreed to accept less than the full balance due as settlement on the above mentioned account. The settlement as offered shall be in the total amount of \$4,764.00. The first payment of \$1,500.00 is due in our office by 01/31/2010. The second payment of \$652.80 is due in our office by 02/28/2010. The third payment of \$652.80 is due in our office by 03/31/2010. The fourth payment of \$652.80 is due in our office by 04/30/2010. The fifth payment of \$652.80 is due in our office by 05/30/2010. The final payment of \$652.80 is due in our office by 06/30/2010. Upon clearance of funds, the above-mentioned account will be closed as settlement in full.

Please contact a Northstar Account Representative toll free at 1-866-677-2569 or direct dial our Remittance Department at 1-866-677-2569 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.

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.

Federal law requires that we inform you this communication is from a professional debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose. This collection agency is licensed by the Department of Consumer Affairs, the City of New York License #1179143.



Payment Website: <https://www.gotonls.com>

To ensure proper credit, return this portion with your payment

[REDACTED]

Creditor: Bank of America, N.A.
Account #: [REDACTED]
Date: 01/29/2010
Balance: \$19,052.99
Settlement Due: \$4,764.00

Amount Remitted: _____

Northstar Location Services, LLC
Attn: Financial Services Dept.
4285 Genesee Street
Cheektowaga, NY 14225-1943