

Aug 10 2009 15:49:41 Via Fax

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1-561-431-0098 Hudson & Keyse LLC Page 002 Of 003

Hudson & Keyse, L.L.C.

THE DEBT RECOVERY CENTRE, 382 BLACKBROOK ROAD, PAINESVILLE OHIO 44077

07/06/09

[REDACTED]
[REDACTED]
[REDACTED]

RE: Our File: [REDACTED]
Original Creditor: Bank of America

Account Number: [REDACTED]
Current Balance: \$16150.00

Dear [REDACTED],

Please allow this letter to confirm that we will settle the above referenced account for the amount of: \$4000.000 with payments of \$1500.00 good 8/27/09 and \$420.00 due 9/15/09, 10/15/09, 11/15/09, 12/15/09, 01/15/10 and \$400.00 021510 For this settlement offer to remain valid funds must secured in the office by the 27^h of August, after that date this offer is withdrawn.

1. Zero out the remaining balance on the account.
2. Report your account as a paid, zero balance account to the three major credit reporting agencies.
3. Mail you a paid in full receipt for your account.

The purpose of this communication is an attempt to collect a debt and any information obtained due to this communication will be used for that purpose. Prior notification of this debt has been made.

Sincerely,

[REDACTED]
Account Manager

LOCAL: (440) 354-6978
HTTP: WWW.HKINC.COM
FACSIMILE: (440) 354-1336
CWALTONEN@HKINC.COM
TOLL FREE: (800) 654-5391

EMAIL:

PLEASE SEND CORRESPONDENCE TO: POST OFFICE BOX 1090, MENTOR, OHIO 44061