

Bank of America



www.bankofamerica.com

[REDACTED] (Business)

DANIEL G. [REDACTED] (Guarantor)

[REDACTED]

[REDACTED]

Account 4339 [REDACTED]
Balance \$15,414.06

Dear Mr. G. [REDACTED]

Per our conversation, this letter sets forth a proposal to settle the above-referenced accounts. We will accept \$3,700.00 as a settlement on the account. To accept this offer, you must agree to call and setup the installment payments by phone of \$3,700.00 by July 28, 2009

By completing this payment plan, your account will be considered settled, and you will not be obligated to pay the remaining balance, provided no additional charges appear on this account after the date of this letter. Also, any future account activity that results in a credit balance will become the property of Bank of America Any violation of this agreement will result in the full balance of \$ 15,414.06

Being due immediately. All payments must be received by the above stated due dates.

For your convenience, you can make your payment over the telephone by contacting one of our knowledgeable Account Managers at 1-888-[REDACTED] Monday through Thursday 8 a.m. to 8pm. And Friday 8 am through 5 p.m.

Sincerely,

[REDACTED]
[REDACTED]

Senior Account Manager
Business Lending Customer Assistance