

Redline Recovery Services, LLC  
95 John Muir Drive  
Amherst, NY 14228-1144  
1-716-250-4800

12/30/2009

[Redacted]

Albuquerque NM 87104-4040

Client Name: BANK OF AMERICA  
Balance: \$3,882.34

[Redacted]

[Redacted]

Pursuant to our conversation, please be advised that the above referenced account has been referred to us for collections.

Our agency is authorized to settle your account for a reduced balance of \$1,164.71. You have agreed to repay the above sum under the following terms:

\$1,117.50 1st payment due on or before December 31, 2009.  
\$47.21 2nd payment due on or before January 31, 2010.

You can settle this matter by calling us and paying by phone or sending your check or money order along with one of the payment coupons on the attached sheet. This agreement will be reviewed every 90 days. Please send your payment or correspondence to the processing center listed below:

Payment Processing Center  
11675 Rainwater Drive, Suite 350  
Alpharetta, Georgia 30009

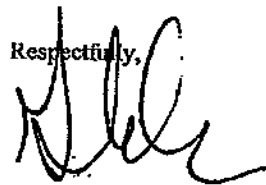
Upon receipt and clearance of the settlement amount, there will remain no further outstanding obligations pertaining to the account. We take pride in assisting our customers to resolve their situations. If you have any questions or wish to discuss your account with one of our representatives, please call our toll free number at 1-888-475-9131 ext: 4806 during normal business hours. Monday - Thursday 8:00 AM - 9:00 PM EST; Friday 8:00 AM - 4:30 PM EST; and Saturday 9:00 AM - 12:00 PM EST.

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

Your attention to this matter is most appreciated.

Balance: 3,882.34  
Settlement: 1,117.50

Respectfully,



Gregory G Cipressi  
Collection Manager