

**BONDED COLLECTION  
CORPORATION**

29 E. Madison Street, Suite 1650  
Chicago, IL 60602  
Tel: 312-279-8300 800-326-6333  
Fax: 312-279-8310  
Web Site: www.bcc-chicago.com

## SETTLEMENT AGREEMENT

02/15/2010

JAY [REDACTED]  
[REDACTED]

FRESH MEADOWS, NY 1136537481

Account #: 5490354999 [REDACTED]  
Card Number: 5490354099 [REDACTED]  
BCC File No: 000679 [REDACTED]  
Amount placed for Collection: \$15403.38 U.S. Dollars  
Settlement-in-full Offer: \$2310.51 U.S. Dollars

15%  
4 MONTHS

As the authorized representative of Bank of America, we agree to accept \$2310.51 to settle the aforementioned claim. The payment of this sum will satisfy the debtor's liability to Bank of America for all monies due as of this date on the specified account number. If the payment is not received in this office by \$1000.00 due 2/25/10; \$436.83 due 3/25/10; \$436.84 due 4/23/10; \$436.84 due 5/25/10, this offer will be null and void.

Please be advised that Bank of America is required to file information returns with the IRS (form 1099-C) for any indebtedness of \$ 600.00 or more which is forgiven. You will receive a copy of the information return form. You are encouraged to speak with your tax advisor if you have any questions about your tax obligations. For further details, please call Shauna Culpepper at (800) 326-6333, ext. 8437.

[REDACTED SIGNATURE]

Approval Authority

Collection Manager

Bonded Collection Corporation's New York consumer call back number is toll free 866-491-1340 and ask for Maurita Carter. New York City Department of Consumer Affairs License Number 1096326

THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

2/15/2010