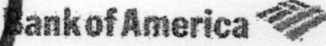


45%
37 PAYMENTS
MORTGAGE LOAN



NC4-105-02-53
6101 Piedmont Parkway
Greensboro, NC 27411

January 22, 2018

DAVID S. [REDACTED]
[REDACTED]
RIDGEFIELD CT 06877

Account Number: [REDACTED]
Account Balance: \$133,350.22

Here are the details of the settlement agreement we've reached with you for the above loan account.

What you need to know

- We will accept the total amount of \$60,000.00 as settlement for this account.
- A payment of \$40,020.00 is due on 01/30/2018.
- You agree to pay \$555.00 per month for 36 months, beginning 02/15/2018 and ending: 01/15/2021.
- Your final payment of \$555.00 will be due 01/15/2021.
- No interest will accrue on the account balance during this time.
- When your account is paid in full for less than the full balance, we'll release the lien and close the account. We'll also notify the credit reporting agencies that the account is paid in full for less than the full balance.

What you need to do

Please mail your monthly payments by the dates noted above to:

Cash Remittance
Bank of America, NA
NC4-105-01-47
PO Box 21846
Greensboro, NC 27420

We're here to help

We appreciate you working with us to resolve this matter. If you have any questions, please call me at 866.468.3402, Monday through Thursday, 8 a.m. to 9 p.m. and Friday, 8 a.m. to 5 p.m. Eastern. If I'm not available, any Recovery Analyst can help you.

Ann Gregory
Recovery Analyst

There may be tax consequences as a result of a settlement. Please consult a tax professional if you have questions or want advice about any potential tax consequences.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.