

NATIONAL ENTERPRISE SYSTEMS
Professional Debt Collectors
29125 Solon Road
Solon, OH 44139-3442

November 24, 2009

RE: BANK OF AMERICA - PRE SKIP

Client ID:

For:

Date of Referral: 11/04/2009

Date of Service: 01/12/2006

Please contact: (800) 925-6137

Total Amount Due: \$ 3,197.88

SANDRA

We have been authorized by our client to accept \$1,080.00 as settlement in full for your Bank of America - Pre Skip account \$320.00 due 11/30, \$152.00 due 12/31/2009, \$152.00 due 1/29, 2/26, 3/31, and 4/30/2010. Payments for settlement have to be within thirty (30) day period or the settlement is null and void. Please contact this office if you would like to discuss this offer.

Bank of America may be required by law to report this settlement to one or more taxing authorities. The Bank makes no representation about tax consequences this may have or any reporting requirements that may be imposed on the Bank. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement.

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

As of the date of this letter, you owe the above referenced balance. Because of interest charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, write this office or call the above referenced number.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION