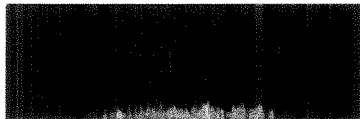




40% Offer

March 25, 2010



Re: Settlement Offer \$1300.00
Account # [Redacted]
Creditor: Bank of America
Balance: \$ 3276.52

Dear [Redacted]

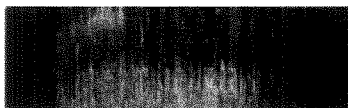
This letter is to confirm the offer to settle your Bank of America account for the reduced amount of \$1300.00. If received at our office by the terms listed below. This account will then be listed as settled.

If these conditions listed below are not adhered to, I.C. System reserves the right to resume collection on the remaining balance of \$ 3276.52.

Terms:

Payment (s)	Amount	Due Date	Method of Delivery
	\$1300.00	03/29/2010	Check by Phone

If you have any questions, please call [Redacted] Overnight mail address is as follows:



Sincerely,



If more than \$600.00 of this debt is cancelled, our client may be required to notify the Internal Revenue Service on form 1099c as other income.

We are a debt collector attempting to collect a debt and any information obtained will be used for that purpose.