

Plaza Associates

370 Seventh Avenue

New York, NY 10001

Tel: (212) 947-7233 Fax: (212) 947-5186

Toll Free: 1-800-535-1303

April 29, 2008

[Redacted]

Springfield TN 37172

Client: Bank Of America Mastercard/Visa Card

Re: [Redacted]

Balance: \$7,173.71

Account: [Redacted] 35811

Control: #69898995

Dear Ms. Hudgens:

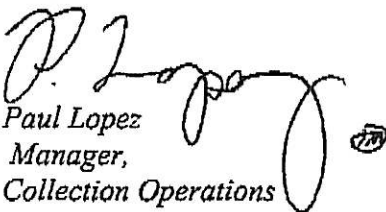
Please be advised that this office in concurrence with our client, Bank Of America Mastercard/Visa Card, agrees to accept one payment in the amount of \$2,725.00 in settlement of the above referenced account.

Said sum must be in the form of a Personal Check Via Telephone to be received by this office on or before April 30 2008.

Upon clearance of your Personal Check Via Telephone, a letter will be provided to you stating said account has been "Settled". Furthermore this office agrees to advise our client to update your credit report accordingly.

If there should be any questions with respect to this matter, don't hesitate to contact this office at 866-837-4889.

Sincerely,


Paul Lopez
Manager,
Collection Operations

PL/jb

Note* This is an attempt to collect a debt, and any information obtained will be used for that purpose.