



MERCANTILE

Innovative Solutions, Exceptional Results

June 22, 2010

[Redacted]

Client: Bank of America

Reference: [Redacted]

Account # [Redacted] XXX-XXXX [Redacted]

Balance: \$ 21,250.90

Dear [Redacted]

This letter is to confirm that Mercantile Adjustment Bureau, LLC., as duly authorized agent for Bank of America, agrees to accept \$3200.00 as settlement in full of the above referenced account. Payment is due as follows:

\$3,200.00 due on or by June 30, 2010

Upon clearance of funds the above mentioned account will be considered "Settled in Full" and updated accordingly to the credit reporting agencies.

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 any information obtained will be used for that purpose

Sincerely,

[Redacted Signature]
Department Manager

Mercantile Adjustment Bureau, LLC

40 West Avenue Rochester, NY 14611 Phone: 585-328-2200 Fax: 585-463-2090 Toll Free: 800-836-0592
6390 Main Street Williamsville, NY 14221 Phone: 716-929-8200 Fax: 716-929-8251 Toll Free: 800-480-7094