

Bank of America.

May 11, 2004

Bank of America, N.A.
275 S. Valencia Avenue
Brea, CA 92823-6340

[REDACTED]
C/O Blake Goodman Law Offices
45-757 Hilinai St.
Kaneohe, HI 96744

RE: [REDACTED] 48321 Balance: \$6,233.14

Settlement Offer: \$2,181.60

Dear Mr. Onaga:

We are offering you an excellent opportunity to settle your Bank of America account for the amount shown above and avoid further collections efforts. The opportunity to take advantage of this offer will expire 7 days from the date of this letter. Please send the above-referenced payment to Bank of America, P.O. Box 53132, AZ9-503-01-09, Phoenix, AZ 85072.

It is important that you act quickly. If we do not hear from you within the allotted time, your account will be referred to an attorney for possible suit.

Please make your check or money order payable to Bank of America, and include your account number to ensure proper credit. Upon receipt of the payment, your account will be considered settled and will be reported to the credit bureaus to indicate, "Settled for Less Than the Full Balance."

If the remaining balance is equal to or greater than \$600.00, we are required by federal law (Internal Revenue section 6050P) to report this amount. You will be receiving a Form 1099-C from Bank of America no later than next January 31. If you have any questions concerning your personal taxes, we recommend that you consult a certified public accountant or other tax professional.

We encourage you to consider the benefits of this offer. If you have any questions, please contact me at the number below.

Sincerely,

Janet Sleeter
Senior Collector
888.299.1158 ext. 21846

Consumer Risk Operations Group, a Division of Bank of America, N.A.
Providing for the Servicing Needs of Bank of America, N.A. and Certain Affiliates
P.O. Box 2276, Brea, CA 92822

** TOTAL PAGE.03 **