

4285 Genesee Street
Cheektowaga, NY 14225-1943

Return Service Requested

NORTHSTAR LOCATION SERVICES, LLC

Hours Mon-Thurs 8AM-10PM ET,
Fri 8AM-8PM ET, Sat 8AM-12PM ET
Payment website: <https://www.gotonfs.com>

August 15, 2017

Creditor: Bank of America, N.A.

Account #: [REDACTED]

Reference #: [REDACTED]

Balance: \$2,840.81

Settlement Due: \$1,279.00

Amount Remitted: \$

**45% Settlement
55% Savings!**

To ensure proper credit, return this portion with your payment.

| Creditor | Account # | Balance | Amount Remitted |
|-----------------------|------------|------------|-----------------|
| Bank of America, N.A. | [REDACTED] | \$2,840.81 | |

We are an authorized representative for Bank of America. This letter will confirm we have agreed to accept less than the full balance due as settlement on the above account. The settlement as offered shall be in the total amount of \$1,279.00, payable in 12 installments as scheduled below. Upon clearance of funds, the above-mentioned account will be closed as settlement in full.

Payment Terms

| Installment # | Payment Amount Due | Due Date | Installment # | Payment Amount Due | Due Date |
|---------------|--------------------|------------|---------------|-------------------------|-------------------|
| 1 | \$107.00 | 08/31/2017 | 2 | \$107.00 | 09/30/2017 |
| 3 | \$107.00 | 10/31/2017 | 4 | \$107.00 | 11/30/2017 |
| 5 | \$107.00 | 12/31/2017 | 6 | \$107.00 | 01/31/2018 |
| 7 | \$107.00 | 02/28/2018 | 8 | \$107.00 | 03/31/2018 |
| 9 | \$107.00 | 04/30/2018 | 10 | \$107.00 | 05/30/2018 |
| 11 | \$107.00 | 06/30/2018 | 12 | \$102.00 | 07/30/2018 |
| | | | | Total Amount Due | \$1,279.00 |

Please contact our office toll free at 866-677-2569 to make your payment.

Please be advised that if this item does not clear through your bank, this settlement offer will be considered null and void. We are not obligated to renew this offer.

There may be tax consequences as a result of a settlement. Please consult a tax professional if you have questions or want advice about any potential tax consequences.

In the event you do not meet the terms of this settlement agreement, the balance in full will become due. Any payments previously made will be posted toward the balance in full.