

**NATIONAL ENTERPRISE SYSTEMS**  
**Professional Debt Collectors**  
**29125 Solon Road**  
**Solon, OH 44139-3442**

April 16, 2009

RE: BANK OF AMERICA - RELATIONSHIP  
Client ID: [REDACTED]

For: [REDACTED]  
Date of Referral: 04/03/2009  
Date of Service: 01/27/2006

Please Contact [REDACTED]

**Total Amount Due: \$ 10,374.68**

[REDACTED]  
[REDACTED]  
ROCHESTER NY, 14626

We have been authorized by our client to accept \$3,200.00 in four (4) payments as settlement in full for your Bank of America - Relationship account, \$2,000.00 by April 24, 2009 and \$400.00 by May 25, June 25, and July 24, 2009. Payments for settlement have to be within thirty (30) day period or the settlement is null and void. Please contact this office if you would like to discuss this offer.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

As of the date of this letter, you owe the above referenced balance. Because of interest charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, write this office or call the above referenced number.

You can now pay by automated phone system at [REDACTED] or on the internet at [www.nesi.paymybill.com](http://www.nesi.paymybill.com). Just enter your account number [REDACTED]. Transaction fees will be charged if you use the automated phone system or the internet to make payment on this account. You are not required to use the automated phone system or the internet to make payment on this account.

**NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION**