



I.C. SYSTEM, INC.
444 E. Highway 96
St. Paul, MN 55127
1-800-711-0449

December 18, 2009

Attn: USA Debt Professionals

Re: Settlement Offer \$10,000.00
Account # [REDACTED]
Creditor: Bank of America
Balance: \$31,624.43

\$21,624.43 SAVED

Dear [REDACTED]

This letter is to confirm the offer to settle your Bank of America account for the reduced amount of \$10,000.00 if funds are received at our office by the terms listed below. This account will then be listed as settled in full.

If these conditions listed below are not adhered to, I.C. System reserves the right to resume collection on the remaining balance of \$31,624.43.

Terms:

Payment (s)	Amount	Due Date	Method of Delivery
1	\$10,000.00	12.21.09	Check by Phone

If you have any questions, please call 1-800-711-0449.

Sincerely,
[REDACTED]

If more than \$600.00 of this debt is cancelled, our client may be required to notify the Internal Revenue Service on form 1099c as other income.

We are a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of rights consumers have under state and federal law.

California:

"The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you