

D & A Services

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Web: <http://www.dnasllc.com>
Hours of Operations: M-Th 8 am - 8 pm CST
Fri 8 am - 5 pm CST
Sat 8 am - 12 pm CST

October 16, 2017

331 Newman Springs Road
Red Bank, NJ 07701

Creditor: Bank of America, N.A.
Account #:
Debt Balance: \$10,671.28
D&A #:
Settlement Amount: \$4,300.00

Dear

This letter is the proposed settlement agreement in response to your discussion with our office on 10/13/2017 regarding the above referenced debt to our client, Bank of America. On behalf of our client, our office has been authorized to accept the following as settlement in full:

\$2,000.00 due by 10/25/2017
\$300.00 due by 11/27/2017
\$400.00 due by 12/26/2017
\$400.00 due by 01/25/2018
\$400.00 due by 02/26/2018
\$400.00 due by 03/26/2018
\$400.00 due by 04/25/2018

Payments may be made through ACH, check or money order. If paying by ACH, in accordance with our agreement, payments will be processed by D & A Services on the above referenced dates. If paying by check or money order, please make payments payable to D & A Services and write your account number on the check or money order.

Upon receipt of all required payments, your account will be considered settled and you will not be obligated to pay the remaining balance. The terms of this settlement are final, and we have no obligation to renegotiate them at a later date. You must make all required payments by their agreed upon due dates. Subject to applicable law, payments submitted as a result of this settlement are not eligible for refund at anytime, except in rare instances, such as where the total of all payments made exceeds the total amount due under the terms of this settlement.

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.

Regards,
D & A Services