



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

January 23, 2009

[REDACTED]
[REDACTED]
[REDACTED]
Re: Settlement Offer \$3300
Account # [REDACTED]
Creditor: Bank of America
Balance: \$8891.55

Dear [REDACTED]

This letter is to confirm the offer to settle your Bank of America account for the reduced amount of \$3300.00 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 \$8891.55.

Terms:

Payment (s)	Amount	Due Date	Method of Delivery
1	\$3300	01/29/2009	Electronic check payment by phone

If you have any questions, please call 1-800-711-0449. Overnight mail address is as follows:
IC System, Inc.
444 E Highway 96
Vadnais Heights, MN 55127

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.