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1-800-603-3525



Bank of America Corporation
4161 Piedmont Parkway
Greensboro, NC 27410
NC4-105-03-84
866-468-3402 Business

1/27/2011

Loan # [REDACTED]
Property Address: [REDACTED] Mill Creek, WA 98296

This letter confirms Bank of America's agreement to accept your settlement on the above-referenced loan on the following terms:

Bank of America agrees to accept \$3,000.00 in certified funds as payment in full of the loan. Upon the bank's receipt of the payment of \$3,000.00 the bank will release the lien of the above property.

In addition, the Bank will be reporting the amount of the debt forgiven to the Internal Revenue Service as required by the Revenue Reconciliation Act of 1993. You may want to discuss the tax ramifications of this reporting with your accountant.

Please confirm your acceptance of the terms stated in this letter by signing and dating the enclosed copy of this letter on the line below and returning the signed copy with your payment to the address stated above. If the Bank does not receive this signed agreement and the payment specified in this letter by Expiration Date 3/1/2011, this offer becomes null and void.

You should not send the funds to any other Bank of America address including our branches since it is imperative that the funds come to the servicing center for appropriate application to this loan. Should you have questions or need additional information, please call me at 1-866-468-3402.

Please send certified check payable to:

Bank of America
4161 Piedmont Parkway
Greensboro, NC 27410S
Recovery Department
NC4-105-03-84
Attention: [REDACTED]
OVER NIGHT PLEASE

Sincerely,

[REDACTED]

I agree to the terms stated in the above letter agreement.

[REDACTED]

Date

Notary

[REDACTED]

Date