

Bank of America



March 2, 2010

Bank of America, N.A
Home Loans
Home Retention Division
CA7-701-03-91
275 S. Valencia Avenue
Brea, CA 92823-6340
Tel 800.851.4032 ext 29433
Fax 213-457-8485

XXXXXXXXXXXX000000000000

Subject: Bank of America Loan / Home Equity Line of Credit / Payment Plan Agreement (PPA)
Account number: .
Balance: 65,298.17

The purpose of this letter is an attempt to collect the debt owed; any information obtained will be used for that purpose.

Your first payment of \$272.08 is scheduled for March 30, 2010 and each subsequent month on the 30th. This Payment Plan to be reviewed every 6 months. As discussed, your payment may be made by phone with your checking account information or by check made payable to "Bank of America" with your account number as a reference.

Please remit payments to: Diane Hardy
Bank of America
Home Loans
4161 Piedmont Parkway
Greensboro, NC. 27420
NC4-105-03-84
ACCT#

Be advised, non payment and /or any payment received and is determined to be of non sufficient funds, (NSF), will make this agreement null & void, and the balance will be due and payable if full.

Sincerely,

Radney S. McNabb
Home Retention Division Recovery Analyst
Phone (800) 851-4032 Ext. 29433
Fax (213) 457-8485
Email: radney.mcnabb@bankofamerica.com
Mail Code: CA7-701-03-91