

January 2, 2014

**RE: Original Creditor: Bank of America, N.A.
Current Creditor: CACH, LLC
Original Account Number: [REDACTED]
Our Account Number: [REDACTED]
Current Balance: \$5,893.62**

Dear [REDACTED]

As you are aware, this office represents CACH, LLC, current creditor and owner of the above-referenced account. This letter is written to confirm your recent communication with this office. Our client has agreed to accept the sum of **\$2,456.00** in full, final and complete settlement of the entire balance due and owing on the subject account. This letter will confirm our agreement for payments on the account in the following manner:

\$307.00 Due in good funds no later than 5:00 pm EDT by the 28th of every month starting January 28, 2014 and continuing until August 28, 2014.

If the agreed upon amounts are not timely received in the form of good funds, the full balance of **\$5,893.62**, less any payments made, plus any interest, charges, and/or attorneys' fees that are permitted by the terms of any agreement that you signed, or by law, will remain fully due and payable.

AT THIS TIME, NO ATTORNEY WITH THIS FIRM HAS PERSONALLY REVIEWED THE PARTICULAR CIRCUMSTANCES OF YOUR ACCOUNT.

This law firm does not engage in any reporting activities with any credit reporting agencies, credit bureaus or similar entities. At such time as this account has been fully settled or otherwise finally resolved, we will advise our client thereof and further advise them of their obligation to comply with all applicable credit reporting laws and regulations.

Sincerely,

[REDACTED]

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION WE OBTAIN WILL BE USED FOR THIS PURPOSE.
THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.