

Law Office of Joe Pezzuto, LLC
4013 E. Broadway Road Suite A2
Phoenix, Arizona 85040

Phone: (602) 274-9911
Fax: (602) 274-8811
Toll Free: (866) 295-4778

August 15, 2013

Re: Bruce

Creditor:	CACH, LLC
Account #:	120019227959
Original Creditor:	Bank of America, N.A.
Original Account#:	4192
Remaining Placement Amount:	\$28,952.81
Interest Accrued on Remaining Placement Amount:	\$0.00
Current Total Balance:	\$28,952.81

Dear Sir:

This office has agreed to accept seven thousand two hundred thirty-eight dollars and twenty cents (\$7,238.20) as a full and final settlement on the above referenced account.

Payments of two hundred forty-one dollars and twenty-seven cents (\$241.27) are due in our office on or before the 30th of every month starting August 30, 2013 through December 30, 2015. Payment of two hundred forty-one dollars and thirty-seven cents (\$241.37) is due in our office on or before January 30, 2016. Payments are to be represented by electronic check by phone. Payments must be received by the above mentioned dates and funds must clear or the terms of this settlement offer will be considered null and void.

If you have any questions or concerns, please contact our office toll free (866) 295-4778.

Sincerely,



Anthony Rubio
Asset Recovery Manager

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BE ADVISED, THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. AS REQUIRED BY LAW, YOU ARE HEREBY NOTIFIED THAT A NEGATIVE CREDIT REPORT REFLECTING YOUR CREDIT RECORD MAY BE SUBMITTED TO A CREDIT REPORTING AGENCY IF YOU FAIL TO FULFILL THE TERMS OF YOUR CREDIT OBLIGATION.