

BANK OF AMERICA



PO BOX 982236
EL PASO TX 79998-2236

Settlement Offer

Date:

February 4, 2026

As we discussed, we've agreed to settle your account for less than the full balance — here are the details.

We appreciate you taking the time to work with us on a settlement. Your current balance is \$18,677.00. As a reminder, we agreed to accept \$10,273.00 as the settlement amount. Once that amount is paid, we'll forgive the remaining balance.

Here's your payment schedule:

<u>Due date</u>	<u>Payment amount</u>	<u>Due date</u>	<u>Payment amount</u>	<u>Due date</u>	<u>Payment amount</u>
02/28/2026	\$286.00	03/28/2026	\$286.00	04/28/2026	\$286.00
05/28/2026	\$286.00	06/28/2026	\$286.00	07/28/2026	\$286.00
08/28/2026	\$286.00	09/28/2026	\$286.00	10/28/2026	\$286.00
11/28/2026	\$286.00	12/28/2026	\$286.00	01/28/2027	\$286.00
02/28/2027	\$286.00	03/28/2027	\$286.00	04/28/2027	\$286.00
05/28/2027	\$286.00	06/28/2027	\$286.00	07/28/2027	\$286.00
08/28/2027	\$286.00	09/28/2027	\$286.00	10/28/2027	\$286.00
11/28/2027	\$286.00	12/28/2027	\$286.00	01/28/2028	\$286.00
02/28/2028	\$286.00	03/28/2028	\$286.00	04/28/2028	\$286.00
05/28/2028	\$286.00	06/28/2028	\$286.00	07/28/2028	\$286.00
08/28/2028	\$286.00	09/28/2028	\$286.00	10/28/2028	\$286.00
11/28/2028	\$286.00	12/28/2028	\$286.00	01/28/2029	\$263.00

Subject to applicable law(s), this is an attempt to collect a debt and any information obtained will be used for that purpose. If you're currently in a bankruptcy proceeding or have obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and isn't an attempt to collect a debt, a demand for payment, or an attempt to impose personal liability for discharged debt.