

*Law Offices*  
**BLEIER & COX**

ELIZABETH A. BLEIER  
 JAMES E. COX  
 DENNA A. LAURENT  
 RICHARD E. GOLDEN

June 22, 2005

16130 VENTURA BOULEVARD, SUITE 620  
 ENCINO, CALIFORNIA 91436-2568  
 (818) 784-8100  
 FAX (818) 906-7944  
 E-MAIL: collections@bleierandcox.com

**PERSONAL AND CONFIDENTIAL**

Re: Bank of America, N.A.  
 Account Number:  
 Balance Past Due: \$9,188.91

Dear

Bank of America, N.A., prompted by your failure to pay the above-referenced debt, has sought legal assistance in collecting the amount owed. Before we take any further action, we want to provide you with an opportunity to resolve the account. Our client has advised us that the current amount owing is \$9,188.91.

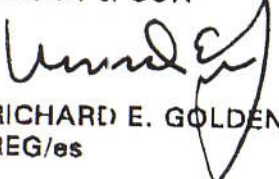
Unless you notify me in writing of a dispute regarding the validity of this debt, or any portion thereof, within 30 days from receiving this letter, we will assume that the debt is valid. If you notify us in writing within the 30 day period, that the debt, or any portion thereof, is disputed, we will obtain verification. Further, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collections Practices Act require that, except under unusual circumstances, collectors may not contact you before 8a.m. or after 9p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce the judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

If your obligation remains in default, further action, including the possibility of litigation, may be taken against you, which could result in a judgment and which may include prejudgment interest, attorneys fees and other litigation costs.

If you wish to discuss this account, please feel free to contact me or one of my legal assistants at (818) 784-8100.

BLEIER & COX

  
 RICHARD E. GOLDEN  
 REG/es

Federal law requires us to inform you that this is an attempt to collect a debt and any information obtained will be used for that purpose.

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E-MAIL: [collections@bleierandcox.com](mailto:collections@bleierandcox.com)

July 5, 2005

True Debt Solutions  
8811 Sudley Road  
Suite 217  
Manassas, VI 20110

Re: Your Client:  
Our Client: Bank of America, N.A.  
Account Number:  
Our File Number:

Dear Mr.

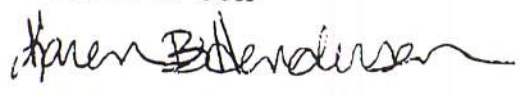
This will confirm our telephone conversation of July 5, 2005, wherein we agreed to accept the sum of \$4,230.87 as settlement with regard to the above-referenced matter, so long as a cashiers check or other certified funds for that amount are received in our office on or before July 21, 2005.

Please make the cashiers check payable to BLEIER & COX and forward it to the address listed above. Payments can also be sent through Western Union/Quick Collect. For Western Union our Code City is BLCO and our Code State is CA. If this payment is being paid through an escrow, as a result of the sale or refinance of property and/or is not received by the date it is due, this offer is automatically revoked and is null and void.

Should you have any questions, please do not hesitate to contact our office.

Very truly yours,

BLEIER & COX



KAREN B. HENDERSON  
Legal Assistant

KBH/bb