

FAX # 404-806-7364

Bank of America

Bank of America
Commercial Card Services
A29-603-01-20
P.O. Box 53101
Phoenix, AZ 85072-3101

January 30, 2006

INES ROMISCHER
4624 MEADOW VALLEY DR NE
ATLANTA GA 30342-2515

Re: Case # 6338153
Amount: \$ 995.00
Merchant: ROBERT J. ABALOS
Acct Number: XXXX-XXXX-XXXX-9875

Dear Ms. Romischer:

As you may recall, your account was credited on October 21, 2005 in the amount of \$995.00, while we attempted to resolve your dispute with "ROBERT J. ABALOS". A chargeback was exercised in your behalf and the merchant's bank accepted the claim. We are pleased to inform you that the credit for \$995.00 is permanent.

This adverse decision from the merchant's bank does not restrict the merchant from exercising other avenues of redress, such as the judicial system.

Thank you for choosing Bank of America as your bankcard provider. Please contact us if we may assist you further.

Sincerely,

Alicia Marquez
Arbitration Analyst
602-597-1334
602-597-5271 fax