



**Sunrise Credit
Services, Inc.**

260 Airport Plaza, Farmingdale, N.Y. 11735

Fax 631-501-8536

October 15, 2009

Marcelle

Client: Bank Of America Card Services
Account Balance: \$ 4,622.17
Other Charges: \$ 0.00
Balance Due: \$ 4,622.17

Original Acct #
Client Ref#:

Dear Marcelle

As agreed, when you have completed payment in the amount of \$1,200.00 the above account and balance will be settled. It is understood that this offer expires 10/16/09. If payment is not received on the agreed date, the settlement will be null and void.

Upon clearance of your payment, please allow 90 days for Bank of America to update your credit profile to the appropriate sources. If after 90 days your credit profile does not reflect the accurate status, please contact Bank of America directly at

Bank of America may be required by law to report this settlement to one or more taxing authorities. The bank makes no representation about tax consequences this may have or any reporting requirements that may be imposed on the bank. You should consult independent tax counsel of your own choosing if you desire advice about tax consequences, which may result from this settlement.

If you have any further questions, please feel free to call me at

Sunrise Credit Services, Inc.

This is an attempt to collect a debt. Any information obtained will be used for that purpose.
This communication is from a debt collector.