



**Sunrise Credit Services, Inc.**

**260 Airport Plaza, Farmingdale, N.Y. 11735**

**1-866-891-3260**

**Fax 631-501-8536**

August 20, 2009

[REDACTED]

Y1-5396113

Client: Bank Of America Card Service

Account Balance: \$ 22,769.74

Amount Received: \$ 0.00

Balance Due: \$ 22,769.74

Client Ref# [REDACTED]

Dear [REDACTED]

As agreed, when you have completed payoff in the amount of \$4,560.00 the above account and balance will be settled. You now have five payments to make on this account. If payments are not received on or before the dates listed, the settlement will be null and void.

1<sup>st</sup> payment of \$912.00 is due 08/28/09

4<sup>th</sup> payment of \$912.00 is due 11/28/09

2<sup>nd</sup> payment of \$912.00 is due 09/28/09

5<sup>th</sup> payment of \$912.00 is due 12/28/09

3<sup>rd</sup> payment of \$912.00 is due 10/28/09

Upon clearance of your payment Bank of America will update your credit report to reflect a settled zero balance status. Please allow 90 days for Bank of America to update your credit profile. If after 90 days your credit profile does not reflect the accurate status, please contact Bank of America directly at 866-500-5594.

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 1-866-891-3260

**Sunrise Credit Services**  
[REDACTED]

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