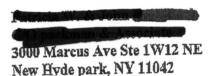


260 Airport Plaza, Farmingdale, N.Y. 11735

800-244-0518

Fax 631-501-8536

November 5, 2010



Client: Bank of America Card Services

Account Balance: \$ 7,600.32 Other Charges: \$ 0.00 **Balance Due: \$ 7.600.32**

Original Account Number:

Client Account Number:

Dear M

As agreed, when you have completed payment of \$ 1,500.00, we will consider the above account and balance to be settled.

It should be understood that this offer expires 11/29/2010.

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.

Upon clearance of your payment, please allow 90 days for Bank of America to update your credit profile to the appropriate status. If after 90 days, your credit profile does not reflect the accurate status please contact Bank of America directly at (866)-500-5594.

If you have any further questions concerning your account please feel free to call me at 800-244-0518.

Sunrise Credit Services, Inc.

Regina Tabone Ext. 2189

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