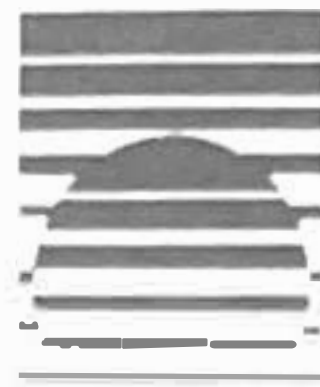




PO Box 9100  
 Farmingdale NY 11735-9100  
 RETURN SERVICE REQUESTED



**Sunrise Credit Services, Inc.**

P O. Box 9100  
 Farmingdale, NY 11735-9100  
 877-867-3293 • Fax 631-501-8534



Hours Mon - Thurs 8 AM - 11 PM EST  
 Fri 8 AM - 9 PM EST • Sat 8 AM - 1 PM EST

February 20, 2014

SIFOPXXB 24809



De  
 221

Creditor Bank of America/Student Lending  
 Account Number  
 Account Balance \$22012.27  
 Other Charges \$0.00  
 Balance Due \$22012.27

**We Want To Save You Money!**

Dear De

We want to work with you during this difficult time so we obtained approval from our client to settle your account for only \$16,509.20, with your payment due on or before February 28, 2014. You save \$5,503.07, that's a 25% savings!

Here's how to get started:

1. You can call 877-867-3293 and speak with a representative.
2. You can log onto [www.sunrisecreditservices.com](http://www.sunrisecreditservices.com), hit the "pay your bill" button, and you won't have to speak to anyone.
3. If you have a better idea, you can either call us and propose a plan or click the "contact us" button online, follow the "collections link" and propose a settlement or pay plan to us. We will see if we can get it approved and respond to you via email unless you request a phone call instead.

Please let us know how we can help you save and we will try! This offer will expire on February 28, 2014. We are not obligated to renew this offer.

Sunrise Credit Services, Inc.

Vanessa Velez

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 any tax consequences which may result from this settlement.

**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.**

**PLEASE REFER TO REVERSE SIDE FOR IMPORTANT INFORMATION**

SIFOPXXB



PLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT. KEEP TOP PORTION FOR YOUR RECORDS.



Creditor: Bank of America/Student Lending  
 Account Number: 1  
 Account Balance: \$22012.27  
 Other Charges: \$0.00  
 Balance Due: \$22012.27

DE34

Sunrise Credit Services, Inc.  
 PO Box 9100  
 Farmingdale NY 11735-9100



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