



SDWILL10
 PO Box 1022
 Wixom MI 48393-1022
 ADDRESS SERVICE REQUESTED

WILLIAMS & FUDGE, INC.

300 Chatham Ave., P.O. Box 11590
 Rock Hill, SC 29731-1590
 1-803-329-9791 1-800-849-9791
 TTY: 1-866-220-2920

January 17, 2014

MAIL ALL CORRESPONDENCE TO:

Williams & Fudge, Inc.
 PO Box 11590
 Rock Hill SC 29731-1590

K53542-D5 220258316



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We: 7-3605

Account #: K53542

Detach Upper Portion And Return With Payment

Creditor	Account #	Amt Owed
Bank Of America, N.A.	51	42367.80

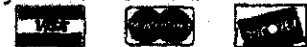
We were retained by the above creditor to collect the total amount from you in connection with a delinquent account. We have recently been given the authority by our client to settle this account for less than the full balance. It is very important that you contact us to establish a reasonable settlement. You may contact my office at the extension below or communicate with me via my email address.

Williams & Fudge, Inc.
 Jodee Dease
 (803) 326-1187
 Jdease@wfcorp.Com

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

As a convenience we provide alternative methods for payment of the above balance. Alternative methods to pay include electronic checks (ACH), check over the phone, Visa, Master Card, and Discover. Payment by credit card is not allowed by every Williams & Fudge, Inc. client. If you attempt to pay your debt via credit card and the applicable creditor does not allow Williams & Fudge, Inc. to accept credit card payments, then we will not run your payment. We will attempt to contact you to secure an alternate method of payment. Please contact us prior to attempting a credit card payment if you have any questions or concerns.

Both the phone number and email address of the debt collector handling your account is provided in the body of this letter. Payment may also be made on our Internet website at <http://www.wfpayaccounts.com>. You may also view account information at our website by selecting the "Check Balance" option.



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