



**SUNRISE  
CREDIT  
SERVICES, Inc.**

260 AIRPORT PLAZA, FARMINGDALE, N.Y. 11735  
631-501-8500 • 1-800-645-9824

MEMBER



**ACA**  
INTERNATIONAL  
The Association of Credit  
and Collection Professionals

Hrs: Mon. 8AM-10PM, Tues. 8AM-11PM,  
Wed./Thurs. 8AM-10PM, Fri. 8AM-9PM, Sat. 8AM-8PM

**Learn How Seattle Short Sales, Inc.**

**Can Help You Short Sale Your Property**

<http://SeattleShortSales.com>

**1-800-603-3525**

Acct#: [REDACTED]  
Client: HSBC Bank  
Acct Balance: \$ 49652.98  
Other Chgs: \$ 0.00  
Bal Due: \$ 49652.98  
Client Account: [REDACTED]

[REDACTED]

Sultan

WA 98294-7632

April 12, 2011

Dear [REDACTED]

As agreed when you have completed payment in the amount of \$3,965.29, the above account and balance will be settled in full. Upon clearance of your payment, HSBC bank will release the lien on the above account. Please allow 60-90 days for this to occur.

You now have one payment(s) to make on this settlement. Listed below you will find the terms of this agreement. If the payment(s) are not received here by the agreed upon date(s), or do not clear after deposit, the settlement will be considered null and void.

\$ 3965.29 due on 04/25/2011

If you have further questions concerning your account, please feel free to call me toll-free at 800-645-9824.

Yours truly,  
SUNRISE CREDIT SERVICES, INC.

[REDACTED]

Call our toll free number 1-800-645-9824  
Let our representative's help you pay your bill.

Here are some quick and easy ways.

• **AUTO PAY:** Use our automated phone payment system at 866-565-7542, 24 hours a day, 7 days a week and pay with your check or credit card.

• **WESTERN UNION:** Call 1-800-238-5772 for the nearest location. Go to your nearest Western Union location (check cashing store, supermarket or pharmacy) and identify yourself as a "Quick Collect Customer". Include the following information on the "Quick Collect" form:

• Payable to: Sunrise Credit Services  
• Code/Destination: Sunrise, NY  
• Reference Number: Your Account Number

After paying the cashier, call our toll free number and give the representative your account number, amount paid, and money control number from the receipt the cashier gives to you. Within minutes, your account is paid.

• **CREDIT CARD/DEBIT CARD:** Most accounts can be paid by a major credit card.

• **ACH:** Automated Clearing House: Pay by phone and have the funds withdrawn from your checking or savings account.

• **BANK WIRE**

If applicable to your account, please be advised, that because of interest, late charges and other charges assessed by your creditor that may vary from day to day, the amount due as reflected on the front of this letter, may be greater on the day you pay. Hence, if you pay the amount shown, an adjustment may be necessary after we receive your check, in which event we will inform you. Please make sure to reference your account number on any payment made.

**California Residents:** The state Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest, or by using obscene language. Collectors may not use false or misleading statements, or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. For more information about debt collection activities you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

**Colorado Residents:** A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. If the notification is placed on the back of the written communication, there shall be a statement on the front notifying the consumer of such fact.

Our resident office in Colorado is located at 600 Seventeenth St., Suite 800 North, Denver, CO 80202. Mon - Fri 8am - 5pm.  
Telephone Number: 866-436-4766. This office will accept payments and correspondence.

For information about the Colorado Fair Debt Collection Practices Act, see [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA).

**Massachusetts Residents:** Our resident office in Massachusetts is located at: (do not send correspondence or payments to this address) 5230 Washington Street, West Roxbury, Ma 02132. Mon. - Thur. 10AM - 3PM. You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request in writing to the debt collector.

This Collection Board is licensed by the Collection Service Board, State Department of Commerce and Insurance.

**Minnesota Residents:** This collection agency is licensed by the Minnesota Department of Commerce.

**Tennessee Residents:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

**Utah Residents:** As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.