

EXHIBIT A



PLEASE REPLY TO:  
LONG ISLAND OFFICE  
20 WEST MAIN STREET  
BAY SHORE, NY 11708  
Tel: (831) 969-3100  
Fax: (831) 969-3101

September 29, 2011

Stephen Jackson and Sheila Jackson  
[REDACTED]  
[REDACTED]

Redacted

Re: Your Account With Creditor: Bank of America, NA  
Loan #: [REDACTED] 5133  
Our File #: 01-043433-F00  
Premises: [REDACTED]

Dear Stephen Jackson and Sheila Jackson:

Please be advised that this law firm represents Bank of America, NA.

**At this time, no attorney, with this firm, has personally reviewed the particular circumstances of your account.**

Bank of America, NA has referred this matter to our office to protect its rights, as Bank of America, NA's records indicate you have failed to comply with the terms of your loan documents by failing to make the required monthly payments.

As of the date of this letter, Bank of America, NA's records reflect that the total amount of the debt owed is \$311,046.92. This amount includes the unpaid principal balance in the amount of \$292,357.84 as well as interest and other advances. Due to interest and other charges that accrue from day to day, the payoff amount may be greater on the day you make payment. Therefore, an adjustment may be necessary after we receive your check in which event we will inform you before depositing same.

Should you dispute the validity of the debt or any portion thereof, in writing, **within thirty (30) days** after receipt of this notice, verification of the amount due will be provided to you.

Should you wish to obtain the name and address of the original creditor to whom this debt was owed, if different from the creditor named herein, you must request, in writing, **within thirty (30) days** after receipt of this notice, the name and address of the original creditor. Upon receipt of said request, the information will be forwarded to you.

Unless you dispute the validity of the debt, or any portion thereof, **within thirty (30) days** after receipt of this notice, the debt will be assumed to be a valid debt.

Please be guided accordingly.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT.  
ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR BUT IF THIS DEBT HAS BEEN  
DISCHARGED IN BANKRUPTCY, THIS IS NOT A DEMAND FOR PAYMENT OF SAID  
DEBT AND IS INTENDED FOR INFORMATIONAL PURPOSES ONLY.

Very truly yours,  
FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP

Redacted

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