

Date
August 4, 2014

Account information
bankofamerica.com

Account ending in:



The borrowing period for your home equity line of credit is scheduled to end on September 27, 2015.

We're sending a reminder that the borrowing period on your line of credit will end on September 27, 2015. Your payment may increase at that time and we want you to have plenty of time to make plans before then.

You have options

Option 1: Pay off your balance in full before September 27, 2015. If you pay off your balance and any remaining fees by this date,¹ your account will be closed.²

Option 2: Repay your principal balance during the repayment period. If you're currently only paying interest and you have a remaining balance on September 27, 2015, your monthly payment will be higher than it is today because it will include interest and a part of your principal balance. Remember, the minimum payment can change based on your variable interest rate and changes to your principal balance.

You'll see this new amount on your monthly statement after September 27, 2015, but here's an estimate of what it might look like.

Estimated Ending Principal Balance	\$314,848.92
First Estimated Minimum Monthly Payment ³	\$2,618.23
Repayment Period	180 months

Current payment \$869/mo interest only
Adjusting to \$2618.23/mo collateral and interest?
what the heck.
Wheres my renewal option?
Who bumped their head?

We're here to help

We're glad you've chosen us to serve your home loan needs. If you have any questions, give us a call at 1.800.638.7783, Monday through Friday, 8 a.m. to 10:30 p.m. Eastern.

What the heck kind of options are those?
1) Pay off my balance in full
2) Suffer some crazy wrath
Where's my renewal option? Who bumped their head?

1. Additional interest, fees or costs associated with the payoff and the release of the lender's lien may apply.
2. All services attached to this account will end, including Overdraft Protection, ATM access and payment of outstanding checks.
3. The minimum monthly payment amount is an estimate based on your variable rate balance and interest rate as of your last billing statement. Your monthly payment will change if your variable interest rate or principal balance changes. Specific contract terms could adjust the required monthly payment. This is only an estimate, so please refer to your monthly statement for detailed payment information.
Bank of America, N.A. is required by law to inform you that this communication is from a debt collector.
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