

RONALD FORSTER - Adm. in NY Only  
MARK A. GARBUS - Adm. in NY Only

EDWARD J. DAMSKY - Adm. in NY Only  
GLENN S. GARBUS - Adm. in NY, NJ & CT  
JOEL D. LEIDERMAN - Adm. in NY Only

FORSTER & GARBUS LLP  
A NEW YORK LAW FIRM  
500 BI-COUNTY BOULEVARD - SUITE 300  
P.O. BOX 9030  
FARMINGDALE, N.Y. 11735-9030  
(631) 393-9400  
Fax (631) 393-9490

TESS E. GUNTHER - Adm. in NY & CT  
KRISTEN S. MANTYLA - Adm. in NY Only  
MICHAEL J. FLORIO - Adm. in NY Only  
ANNETTE ALTMAN - Adm. in NY Only  
NILI FARZAN - Adm. in NY Only  
TINA B. DAVIDSON - Adm. in NY Only  
KEVIN M. KNAB - Adm. in NY Only

8/23/2010  
Via Facsimile 888-777-2170

[REDACTED]  
3000 MARCUS AVE  
SUITE 1W12  
LAKE SUCCESS, NY 11042

25%  
LAWSUIT

Re: FIA CARD SERVICES, N.A.

Account No: [REDACTED]  
Orig Acct#: [REDACTED]  
Ref No: [REDACTED]  
Orig Balance: \$12,149.32

Dear Sir or Madam:

This will acknowledge that the above referenced account will be considered settled in full in the amount of \$3,062.00 due in our office on or before 08/31/10.

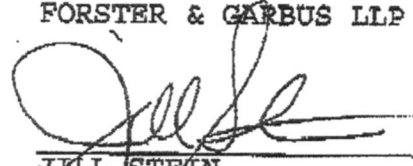
This settlement will be null and void if this account is being paid from the proceeds of a sale of property or a refinance of property owned by the defendant.

A Stipulation of Discontinuance or a Satisfaction of Judgment, whichever is applicable, shall be filed with the DISTRICT COURT OF THE STATE OF NEW YORK, COUNTY OF NASSAU, 2ND DISTRICT, HEMPSTEAD under index# [REDACTED]

Make payment payable to "Forster & Garbus LLP" as attorneys and send to: P.O. BOX 9030, FARMINGDALE, NY 11735-9030.

Very truly yours,

FORSTER & GARBUS LLP

  
JILL STEIN  
Collection Supervisor

EASE NOTE THAT WE ARE REQUIRED, UNDER FEDERAL LAW, TO ADVISE YOU THAT WE DEBT COLLECTORS AND ANY INFORMATION WE OBTAIN WILL BE USED IN TEMPTING TO COLLECT THIS DEBT.