

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
60 Motor Parkway
P.O. BOX 9030
COMMACK, N.Y. 11725-9030
(631) 393-9400
Fax (631) 393-9490

ANNETTE T. ALTMAN - Adm. in NY Only
BETH BURZIN - Adm. in NY Only
NILI FARZAN - Adm. in NY Only
MICHAEL J. FLORIO - Adm. in NY Only
AMY GAVLIK - Adm. in NY Only
TESS E. GUNTHER - Adm. in NY & CT
EDWARD C. KLEIN - Adm. in NY Only
KEVIN M. KNAB - Adm. in NY Only
MICHAEL S. LEINOFF - Adm. in NY Only

5/13/2011
Via Facsimile 888-777-2170

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

29%

Re: CAPITAL ONE BANK (USA), N.A.
Vs: [REDACTED]
Account No: [REDACTED]
Orig Acct#: [REDACTED]
Ref No: [REDACTED]
Orig. Amt: \$12,468.01

Dear Sir or Madam:

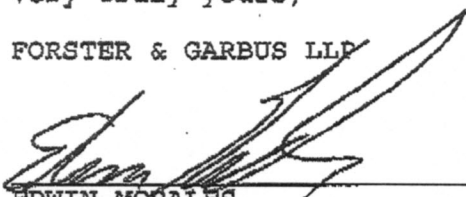
This will acknowledge that the above referenced account will be considered settled in full in the amount of \$3,700.00 due in our office on or before 05/17/11.

No legal action has been taken.

Make payment payable to "Forster & Garbus LLP" as attorneys and send to: P.O. BOX 9030, COMMACK, NY 11725-9030.

Very truly yours,

FORSTER & GARBUS LLP


EDWIN MORALES
Collection Supervisor

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