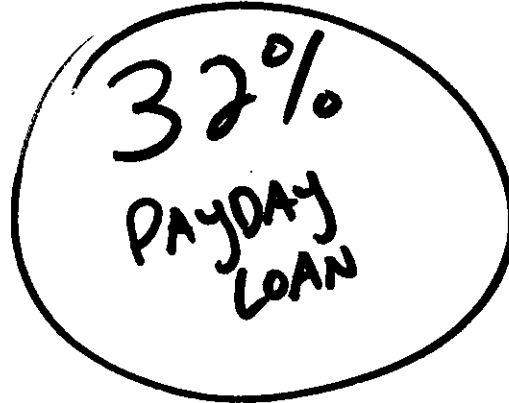




April 21, 2010

Ivan [REDACTED]
[REDACTED]
Bronx, NY 10467

Re: Pack Management Group, LLC
Ref 253 [REDACTED]
Current Balance \$632.00



Mr Ivan [REDACTED]

Your above referenced account has been placed by Pack Management Group LLC with Lighthouse Recovery Associates LLC for collections. This communication is from a debt collector and is an attempt to collect a debt and any information obtained will be used for that purpose.

This letter will verify that the above referenced account will be considered settled in full in the amount of \$208.50 as long as funds are in our office on or before 4-21-10.

Yours truly,

Bradley Stuart
Lighthouse Recovery Associates LLC