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JUDGMENT

**JAFFE & ASHER LLP**  
Attorneys At Law

Please Reply To New York Office

Established 1974

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December 2, 2010

[REDACTED]

[REDACTED]

North Babylon, NY 11704

Re: American Express Account No. XXXX-XXXXXX-[REDACTED]  
Our File No.:[REDACTED]

Dear Mr. [REDACTED]

We are outside counsel to American Express with regards to the unpaid balance on the above referenced account. Your current unpaid balance is \$14,621.18 (the "Debt").

American Express has agreed to accept and you have agreed to pay the sum of \$5,000 (the "Settlement Sum"), in full settlement of the Debt, provided said payment is received at the offices of Jaffe & Asher LLP, located at 600 Third Avenue, New York, New York 10016. The Settlement Sum is to be paid as follows:

- (a) \$5,000.00 due on or before December 24, 2010.

Please reference our file number when making a payment. If the Settlement Sum is not received when due, American Express shall be free to take any and all legal action available, including, but not limited to, suing on the full balance of the Debt, with appropriate interest, attorneys fees and all other applicable costs, less any monies received. Upon receipt of the payment, above, Jaffe & Asher shall satisfy the Judgment against [REDACTED] in the instant legal action.

Very Truly Yours,

JAFFE & ASHER LLP

By: J.A. Hellman  
Jordan A. Hellman