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5/06/2011
Via Facsimile 888-777-2170

████████████████████
3000 MARCUS AVE, STE 1W12
LAKE SUCCESS, NY 11042

35%
JUDGMENT

Re: CAPITAL ONE BANK (USA), N.A.
Vs: ████████████████████
Account No: ████████████████████
Orig Acct#: ████████████████████
Ref No: ████████████████████
Orig Balance: \$6,574.33

Dear Sir or Madam:

This will acknowledge that the above referenced account will be considered settled in full in the amount of \$2,356.07 due in our office on or before 05/16/11.

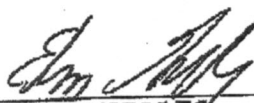
This settlement will be null and void if this account is being paid from the proceeds of a sale of property or a refinance of property owned by the defendant.

A Satisfaction of Judgment shall be filed with the SUPREME COURT OF THE STATE OF NEW YORK, COUNTY OF BROOME under index# ██████████

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.