

LAW OFFICES OF

# FALONI & ASSOCIATES, LLC

165 Passaic Avenue, Suite 301B, Fairfield NJ 07004  
(973) 228-2525 Fax (973) 226-5337

Please send all correspondence and payments to:  
PO Box 1285, West Caldwell NJ 07008

June 9, 2010

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

RE: CCSI SEARS MASTERCARD  
Our File Number: CB02██████████  
Account Balance: \$3,601.81  
Account Number: 512107971██████████  
Your Client: DAVID ██████████

36%  
4 MONTHS

Dear ██████████

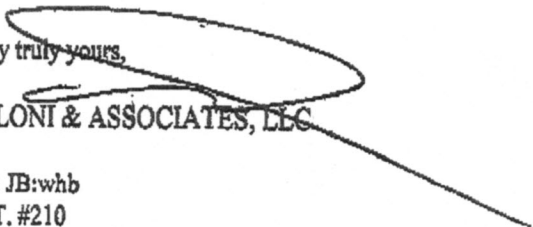
Faloni & Associates LLC will agree to accept \$1,300.00 payable over 4 months as full satisfaction of the above matter providing the following terms are met:

An initial payment in the amount of \$325.00 is due on or before 06/30/2010 and then subsequent payments in the amount of \$325.00 are due on or before the 30TH of each month until the full sum in Paragraph One [1] herein is paid in full.

To assure proper credit and compliance with the payment terms, please have your client mail check or money order, made payable to the creditor mentioned above no later than five (5) days prior to the due date. Or if it is more convenient, we can accept payment authorization over the phone by either check, debit card or in some cases major credit card.

In the event your client fails to meet the terms of this agreement, the settlement may become null and void. If this occurs, your client may be responsible for the entire balance of the account less any payments received and/or credits due. Only upon receipt and clearance of your client's payments will the case be marked settled and the account closed.

If suit has been filed or if a judgment has been entered in this matter we will also file all necessary paper work with the Court.

Very truly yours,  
  
FALONI & ASSOCIATES, LLC

BY: JB:whb  
EXT. #210

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT.  
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.