



Zenith Acquisition Corporation
170 Northpointe Parkway, Suite 300
Amherst, New York 14228
1-800-479-6011

12/10/2009

[Redacted]

FARMINGVILLE NY 11738

New Account #: 100340 [Redacted]
Account Owner: NORTH STAR CAPITAL ACQUISITION
Original Creditor: TRIBUTE MASTERCARD
Old Account #: 518286000 [Redacted]
Balance: \$814.25

36%

Dear [Redacted]

Zenith Acquisition Corp. as an authorized agent of NORTH STAR CAPITAL ACQUISITION is offering you an opportunity to pay less than the amount due. This settlement, as offered, shall be in the total amount of \$301.27.

This settlement offer may expire unless we receive your payment of \$301.27 due in our office no later than 12/15/2009.

Upon clearance of your payment, your credit file will be updated.

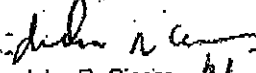
If you have any questions relative to the above referenced settlement please do not hesitate to contact our office at [Redacted]

Make your check or money order payable to Zenith Acquisition Corp.

You may also make payment by visiting us online at www.zenithacq.com. Your unique registration code is 1003404364.

Our collection agency is required by Federal law to notify you that this is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely,


John R. Cicero
Collection Manager
Zenith Acquisition Corp.
re5/pims

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS.

**CALL TOLL FREE
1-800-479-6011**