



Northland Group Inc.

Payment Address: P.O. Box 390846
Minneapolis, MN 55439

888-287-5711
NGI@northlandgroup.com
Hours of Operation: M-Th 7-9, F 7-7, Sat 8-2

DEC 17 2009

[REDACTED]

LINDENHURST NY 11757

39%

RE: Northland Account#F44133 [REDACTED]
Client: ARROW FINANCIAL SERVICES
Original Account # 5436681009 [REDACTED]
Balance: \$1710.12
Settlement: \$684.00

Dear [REDACTED]

This letter confirms the settlement arrangement you agreed to on DEC 17 2009. Upon receipt of \$684.00 cleared funds on 12/18/09 this account will be considered satisfied and closed and a confirmation letter will be sent.

If you have any questions, please contact the undersigned at (866) 536-3507 Ext: 3242. Office hours are Monday through Thursday 7am to 9pm cst, Friday 7am to 7pm cst and Saturday 8am to 5pm cst.

Sincerely,
Rick Ruiz
Rick Ruiz

[Signature]

PLEASE CALL Rick Ruiz TOLL FREE AT: (866) 536-3507 Ext: 3242

***Your Northland Group Account Number is F44133 [REDACTED]

This is an attempt to collect a debt and any information obtained will be used for this purpose.

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NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.