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RUBIN & ROTHMAN, LLC  
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Islandia, N.Y. 11749  
TEL (631) 234-1500

NYC DCA LIC. 1249720

45%  
Judgment

September 03, 2010

3000 MARCUS AVE SUITE 1W12  
LAKE SUCCESS, NY 11042

OUR FILE NO: [REDACTED]  
CREDITOR: CITIBANK (SOUTH DAKOTA) N.A  
DEBTOR: JOSEPHINE N [REDACTED]

Dear Sir/Madam,

The current balance due on this account is \$8,070.59. This letter will confirm that we are prepared to accept \$3,650.00 in full settlement of this claim, payable as follows:

- 1. \$3,650.00 payable no later than 9/13/10

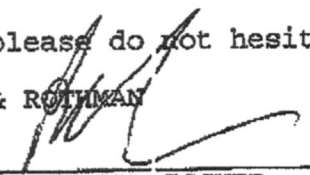
A summons was previously served upon your client. Withdrawing the summons based on your client's promise to pay might prejudice our client's rights. However, this action will be discontinued upon receipt and clearance of the final payment in accordance with the terms of this letter.

All checks should be sent to P.O. Box 550, Islandia, New York 11749, payable to Citibank (South Dakota), N.A. and refer to file # [REDACTED]. In addition to personal checks, we accept WESTERN UNION and electronic (ACH) payments. Some clients - but not all - also accept MASTERCARD and VISA. You can make electronic payments from your bank account by calling 1-866-826-2576 or credit card payments by calling 1-866-294-0331, on-line at RRLLC189.com or by calling us during office hours.

This is not a payoff letter and the offer does not apply to anyone who is refinancing or selling real estate.

If you have any questions about this matter, please do not hesitate to call.

RUBIN & ROTHMAN

By:   
ERIC S. PILWISCHER  
ATTORNEY-AT-LAW

WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.