

**FORSTER, GARBUS & GARBUS**

ATTORNEYS AT LAW

7 Banta Place

Hackensack, New Jersey 07601

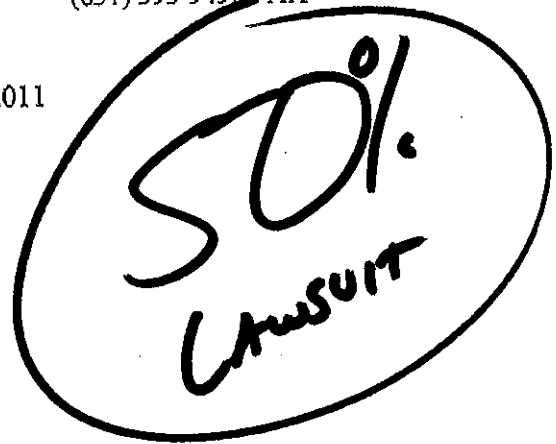
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Ronald Forster (NY Bar)  
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(800) 245-9943 ext 409  
(631) 393-9490 FAX

March 28<sup>th</sup> 2011

Re: Discover Bank V.S. David [REDACTED]  
Account Number : [REDACTED]  
Reference Number: [REDACTED]  
Current balance \$13,570.81



50%  
LUMP SUM

David [REDACTED]  
[REDACTED]  
Old Bridge NJ, 08857-2228

Dear Mr. [REDACTED]

This letter will confirm the following payment arrangement option:

This action is settled for \$7000.00 upon the following terms and conditions, to be paid as follows: One lump sum payment of \$7000.00 due on or before March 31<sup>st</sup> 2011 to settle this account in full.

Thank you for your time and courtesy.

Sincerely,

  
Alan Stone

Collection Manager

800-245-9943 ext 520

Check payable to Forster Garbus & Garbus, Esqs.  
60 Motor Parkway Commack NY 11725