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12/11/2009
Via Facsimile 631-382-8228

[REDACTED]
3000 MARCUS AVE STE# 1W12
LAKE SUCCESS, NY 11042

50%
JUDGMENT
ACCOUNT

Re: HSBC BANK NEVADA, N.A.
Vs: [REDACTED]
Account No: [REDACTED]
Orig Acct#: [REDACTED]
Ref No: [REDACTED]
Orig Balance: \$8,176.10

Dear Sir or Madam:

This will acknowledge that the above referenced account will be considered settled in full in the amount of \$4,100.00 due in our office on or before 12/18/09.

This settlement will be null and void if this account is being paid from the proceeds of a sale of property or a refinance of property owned by the defendant.

A Stipulation of Discontinuance or a Satisfaction of Judgment, whichever is applicable, shall be filed with the DISTRICT COURT OF THE STATE OF NEW YORK, COUNTY OF SUFFOLK, 2ND DISTRICT, BABYLON under index# [REDACTED]

Make payment payable to "Forster & Garbus LLP" as attorneys and send to: P.O. BOX 9030, FARMINGDALE, NY 11735-9030.

Very truly yours,

FORSTER & GARBUS LLP

[REDACTED]
MEGAN [REDACTED]
Collection Supervisor

PLEASE NOTE THAT WE ARE REQUIRED, UNDER FEDERAL LAW, TO ADVISE YOU THAT WE ARE DEBT COLLECTORS AND ANY INFORMATION WE OBTAIN WILL BE USED IN ATTEMPTING TO COLLECT THIS DEBT.