Law Offices of
Cohen & Slamowitz, LLP

(516) 364-6006 ext 8442
(800) 293-6006 ext 8442
Fax (516) 364-3431
Firm Representative: Anna M. Kusi

199 Crossways Park Drive
P.O. Box 9004
Woodbury, NY 11797-9004
NYC DCA License No. 1160860

November 23, 2010

[redacted]
3000 MARCUS BLVD., SUTIE 1W12
NEW HYDE PARK, NY 11042

50% LAWSUIT 2 PAYMENTS

Re: Creditor: HSBC BANK NEVADA, N.A.
Debtor: [redacted]
Account Number: XXXX-XXXX-XXXX-[redacted]
C&S File Number: [redacted]
Current Balance Due as of November 23, 2010: $1,170.14

Dear [redacted]

Enclosed please find three (3) stipulations of settlement confirming your client's agreement to repay the sum of $585.07. Please return all three (3) signed stipulations in the enclosed envelope. Upon receipt of the stipulations, we shall countersign same and then return one (1) fully executed copy to you.

Kindly note that if you fail to return the executed stipulations on or before the date that the first payment is due, any agreement you may have reached with this office may not be honored by us.

If you should have any questions, please do not hesitate to contact this office.

Sincerely,

Anna M. Kusi, Legal Assistant

P.S. All payments should be forwarded directly to this office and made payable to HSBC Bank Nevada, N.A.. Our office also accepts Western Union, Money Gram, MasterCard, VISA, Discover Card, and checks via phone, or visit our website at **www.cslawllp.com** to make payments online.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.