

RONALD FORSTER - Adm. In NY Only
MARK A. GARBUS - Adm. In NY Only
EDWARD J. DAMSKY - Adm. In NY Only
JOEL D. LEIDERMAN - Adm. In NY Only

FORSTER & GARBUS LLP
A NEW YORK LAW FIRM
60 Motor Parkway
P.O. BOX 9030
COMMACK, N.Y. 11725-9030
(631) 393-9400
Fax (631) 393-9490

ANNETTE T. ALTMAN - Adm. In NY Only
OLIVIA DEBELLIS - Adm. In NY Only
RONALD J. FERRARO - Adm. In NY & NJ
MICHAEL J. FLORID - Adm. In NY Only
AMY GAVLIK - Adm. In NY Only
TESS E. GUNTHER - Adm. In NY & CT
KEVIN M. KNAB - Adm. In NY Only
MICHAEL S. LEINOFF - Adm. In NY Only

11/05/2013
Via Facsimile 888-777-2170

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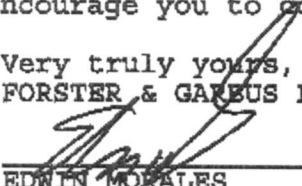
Vs: [REDACTED]
Account No: [REDACTED]
Orig Acct# Ending in: [REDACTED]
Dear Sir or Madam:

This will acknowledge that the above referenced account will be considered settled in full in the amount of \$1,163.00 due in our office on or before 11/15/13.

Make payment payable to "DSNB" and send to: Forster & Garbus LLP
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Whenever \$600.00 or more in Principal of debt is forgiven as a result of settling a debt for less than the balance owing, the creditor may be required to report the amount of the debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you by the creditor. If you are uncertain of the legal or tax consequences, we encourage you to consult your legal or tax advisor.

Very truly yours,
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EDWIN MORALES
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