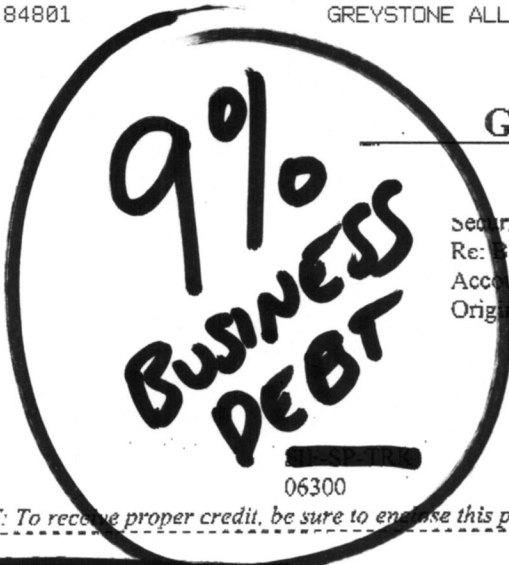


Greystone Alliance LLC

[Redacted] Inc.
[Redacted]
NEW YORK, NY 10005



Greystone Alliance LLC

PO Box 1810

Buffalo, NY 14240

Security Credit Services
Re: Bank of America, N.A.
Account #: 5616337
Original Account # [Redacted]

Balance: \$80,632.00

06300

IMPORTANT: To receive proper credit, be sure to endorse this portion with your payment.

Dear: [Redacted]

Account #: [Redacted]

Greystone Alliance LLC is authorized to offer you an opportunity to pay less than the amount due. This letter confirms our agreement to accept the following payment of \$7,747.61 as a settlement on the above referenced account. Your current balance due is \$80,632.00. This settlement offer will immediately terminate if this payment is not received on or prior to 1/28/2014 or if this payment is dishonored by the bank from which it was drawn. We are not obligated to renew this offer. Security Credit Services reports balances forgiven in the amount of \$600 or greater to the Internal Revenue Service. You may receive a 1099-C.

Make your check or money order payable to:

Greystone Alliance LLC
33 Dodge Rd, Suite 106
Getzville, NY 14068

If you wish to speak to a representative concerning your account, you may contact this office toll free at 1-877-789-1769. Please refer to the account number indicated above. Our office hours are Monday through Thursday 8am-9pm EST and Friday 8am-4pm EST. Catherine Schragel or another live agent will be available to speak to you during office hours.

New York City Department of Consumer Affairs license number 1308481.

This is a communication from a debt collector. Federal law requires we notify you that this is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely,

Greystone Alliance LLC