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5/05/2010
Via Facsimile 949-272-2313

~~CONFIDENTIAL~~
~~CONFIDENTIAL~~
~~CONFIDENTIAL~~

Re: HSBC BANK NEVADA, N.A.
Vs: ~~XXXXXXXXXXXXXXXXXXXX~~
Account No: ~~XXXXXXXXXXXXXXXXXXXX~~
Orig Acct#: ~~XXXXXXXXXXXXXXXXXXXX~~
Ref No: ~~XXXXXXXXXXXXXXXXXXXX~~
Orig Balance: \$1,771.74

659,

Dear Sir or Madam:

This will acknowledge that the above referenced account will be considered settled in full in the amount of \$1,151.00 due in our office on or before 05/20/10.


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 CIVIL COURT OF THE CITY OF NEW YORK, COUNTY OF QUEENS under index# 33420/10.

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


MEGAN THOMAS
Collection Supervisor

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