

LAW OFFICES OF  
**PATENAUDE & FELIX, A.P.C.**  
 A PROFESSIONAL LAW CORPORATION

4545 MURPHY CANYON RD., 3RD FL.  
 SAN DIEGO, CALIFORNIA 92123  
 TEL (619) 244-7600 (800) 832-7675  
 FAX (619) 836-0319

213 EAST MAIN STREET  
 CARNEGIE, PENNSYLVANIA 15106  
 TEL (412) 429-7875 (888) 772-7675  
 FAX (412) 429-7679

1771 EAST FLAMINGO RD., STE. 112A  
 LAS VEGAS, NEVADA 89119  
 TEL (702) 952-2034 (800) 867-3092  
 FAX (702) 962-4288

523 SW 38th AVENUE, STE. 1210  
 PORTLAND, OREGON 97204  
 TEL (503) 208-2676 (800) 352-7675

4727 4th AVENUE SW, STE. 100  
 SEATTLE, WASHINGTON 98116  
 TEL (800) 832-7675 (206) 966-9894

July 27, 2011

49946R/543521

████████████████████  
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 ████████████████████

70%

RE: TARGET NATIONAL BANK

Account Number: XXXXXXXXXXXXXXX██████████  
 Our File Number: ██████████  
 Account Balance: \$9,499.55  
 Settlement Amount Due: \$6,654.00

Dear ██████████

Please be advised that the requested payment arrangements to settle the above referenced matter in the amount of \$6,654.00 has been approved. However, be further advised that if you fail to adhere to the agreed upon payment terms, the settlement agreement will become void. If this occurs you may be responsible for the entire balance of the account less any payments received or credits due. Therefore all future correspondence shall reflect the current overall account balance until all the terms of the settlement are completed. We will deem this account settled in full upon receipt of the final payment, and its clearing. Only at that time will the account reflect a zero balance.

Pursuant to the terms agreed to:  
 One Time Payment made via: Personal Check for \$2950.00 on: 07/28/2011  
 THEN Monthly Payments made via: Personal Check for \$740.80 beginning: 08/28/2011 until paid

On behalf of our client, the above named creditor, and the LAW OFFICE OF PATENAUDE & FELIX, we thank you for your cooperation in resolving this matter. If at any time we can be of further assistance relative to this matter, please do not hesitate to contact this office and an account representative will attempt to assist you.

Very truly yours,

LAW OFFICE OF PATENAUDE & FELIX

MICHAEL R. BOULANGER, ESQ.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR  
 Please fill in the sub below, detach the sub and return with your remittance.

Client: TARGET NATIONAL BANK

Account Number: XXXXXXXXXXXXXXX██████████  
 Our File Number: ██████████

Remitter: \_\_\_\_\_

Amount Enclosed: \$ \_\_\_\_\_

PLEASE REMIT PAYMENT TO: 4545 MURPHY CANYON RD, 3RD FL, SAN DIEGO CA 92123  
 OR YOU CAN MAKE A PAYMENT ON OUR WEBSITE AT [WWW.PANDELS](http://WWW.PANDELS)