

[REDACTED]

FORSTER & GARBUS LLP  
A NEW YORK LAW FIRM

[REDACTED]  
Fax [REDACTED]

[REDACTED]

April 2, 2012

Facsimile [REDACTED]

[REDACTED]

Re: Target Visa

Acct #: [REDACTED]

Account ID #: [REDACTED]

Original Balance: \$4,675.33

Settlement Amount: \$2,340.00

Payment Due Date: 04/18/2012

Dear [REDACTED]

This will acknowledge that the above referenced account will be considered settled in full upon receipt and clearance of \$2,340.00 as stated above.

Make payment payable to "Target National Bank" and send to: C/O Payment Processing,

[REDACTED]

Very truly yours,  
FORSTER & GARBUS

[REDACTED]

Collection Supervisor

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