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Paul W. Zwicker
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MA Bar

Eleanore Hargreaves
MA & NH Bars

Erin M. Reczek
MA Bar

Raymond J. Lee
CA Bar

Ingrid Causey
CA Bar

Andrew J. Dick
NY & FL Bars

Steven V. Sorg
KY & OH Bars

Denise D. Arnold
GA & WV Bars

Dwight Baylor
AZ, NV & VA Bars

Brian Szilvasy
FL Bar

MyXuan McClure Koski
IL Bar

Christopher D. Osborn
TX Bar

Shannon M. Pawley
MI Bar

Andrew S. Lerner
MD, DC, VA, & WV Bars

Kevin M. Hughes
CT & MA Bars

Roy D Ruggiero
NJ & PA Bars

January 27, 2009

90% Saving

RE: Discover

Balance: $8,029.57

To Whom It May Concern:

    Our client has agreed to accept your monthly payments in the amount of $100.00. An initial payment of $300.00 must be received by this office on or before January 30, 2009. Thereafter a check in the amount of $100.00 must be received by this office on or before the 25th of each consecutive month for the next five months until June 25, 2009, at which time this arrangement is subject to review.

    All checks are to be made payable to this office as attorneys for the above stated client. Please be certain to clearly note your account number, as provided above, on each check.

    Please be advised that this office shall accept personal checks until an instrument is dishonored. Upon dishonor, this office reserves the right to pass to the drawer all associated costs. A dishonor shall constitute a default of this agreement. If there are any questions or concerns please contact your accounts manager.

Sincerely,

Kevin Bedard
Account Specialist

KB/yc/291/JM

1 This correspondence is from a debt collector. As such, this correspondence is an attempt to collect a debt and any information obtained will be used for that purpose.