

Richard J. Boudreau & Associates, LLC

44% Offer

Attorneys At Law

Richard J. Boudreau
Admitted in MA
Adam Zlotnick
Admitted in MA, NH, OK, & AR
Charlene M. Sandlin
Admitted in MA
Kara E. Roy
Admitted in MA



Toll Free Number

Robert L. O'Brien
Admitted in NH
Raymond Lafoll
Admitted in CT
Herdon Mayer
Admitted in VT
Edwin Daggett
Admitted in ME
Dan Kaplan
Admitted in RI

Personal and Confidential

02-17-10



Client: LVNV FUNDING LLC
Original Creditor: STERLING JEWELERS, INC.
Account Number:
Balance: \$1592.64 as of 02-17-10

Dear PAUL GATES:

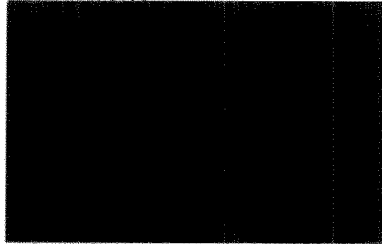
This letter will confirm that our client has agreed to accept \$ 700.00 as settlement in full of the above referenced account. Payment of the full settlement amount is due in this office on or before 02-22-10 .

Upon timely receipt of the settlement payment and after assurance that it has cleared the bank, this office shall advise our client that the account is settled in full.

If payment is not made on or before the due date stated above, or if the payment draft is returned dishonored, acceptance of your settlement offer is withdrawn.

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account.

Sincerely,



55

SETTLED & SUMMED

This correspondence is from a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose. Important notices appear on the back of this letter. Please read them as they may affect your rights.