

The Law Office of
Kevin Z. Shine, PLLC

KEVIN Z. SHINE *

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* MEMBER OF NEW YORK & COLORADO BAR

May 21, 2013

Via Fax: 760-732-3888

Re: CURRENT CREDITOR: CACH, LLC
ORIGINAL CREDITOR: BANK OF AMERICA
ORIGINAL ACCOUNT NO.: 74977493316640
CURRENT BALANCE: \$20091.56
OUR ACCOUNT NO.: 120019456410

Dear Michael

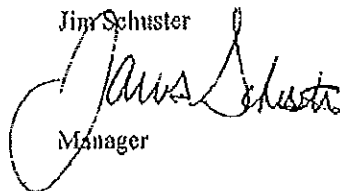
This letter is to confirm that our client CACH, LLC has authorized us to settle the above referenced account for a lump sum of \$5,022.89 in one payment with a postdated check on file. The postdated check is due on file in our office today, May 21st, 2013. If the payments are not made on time and in full, this offer will be considered null and void. Your payment schedule is as follows:

\$5,022.89 due on or before May 30th, 2013

This letter and your cancelled checks or other receipt will serve as your proof of payment.

If you wish to send your comments on the service you received please feel free to send an email to: compliance@kzsiaw.com

If you have any questions, please call me at 1-888-201-6643. I will endeavor to assist you in any way possible. Thanks again

Jim Schuster

Manager

THIS LETTER IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.