



April 27, 2006

VIA FACSIMILE: 954-771-3504

[REDACTED]  
[REDACTED]  
CEDAR HILL TX 75104

Creditor : HILCO RECEIVABLES LLC  
Account # : [REDACTED]  
File # : 16146610  
Account Balance : \$4963.16 as of April 27, 2006

Dear [REDACTED]:

This confirms our conversation and agreement to a Settlement in the amount of \$2200.00 on the above referenced account. For this agreement to remain valid, payment(s) must be received in our office as follows:

Amount	Payment Due Date	Amount	Payment Due Date
\$2200.00	May 5, 2006	***	***
***	***	***	***
***	***	***	***
***	***	***	***

Our client may be required by law to report this settlement to one or more taxing authorities. Our client makes no representation about tax consequences this settlement may have or reporting requirements which may be imposed on the client. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement.

If you have any questions please feel free to contact us at (800) 999-3438. This letter is from a debt collector. Any information obtained will be used for that purpose.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION