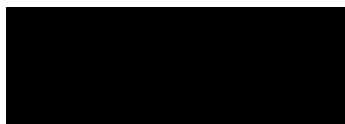


CAWLEY & BERGMANN, LLP
FORMERLY BRONSON, CAWLEY & BERGMANN, LLP
ATTORNEYS AT LAW
415 Lawrence Bell Drive, Williamsville, NY 14221
Office: 888-990-8100
Fax: 716-635-9556

September 21, 2010

VIA FACSIMILE: 866-565-1327



Re: Creditor: JCS GLOBAL ASSETS, INC
Creditor Acct No.: [REDACTED]
Original Creditor: HSBC
Current Balance: \$3,959.01

To Whom It May Concern:

This letter is to confirm that our client, Cavalry Portfolio Services, LLP, has authorized us to settle the above-mentioned account for a lump sum payment of \$1,000.00. Your client's payment must be received in our office on or before September 24, 2010, in good funds, or this offer will be null and void.

Upon clearance of funds this debt will be considered settled in full. We will then notify our client to reflect that change in their records.

If you have any questions regarding this payment offer, please call me at 1-888-990-8100. I will endeavor to assist you in any way possible.

Very truly yours,

A handwritten signature in black ink, appearing to read "Jay Conlon".

Jay Conlon
General Manager

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.