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January 25, 2012

Brian K. Korte, Esq.  
2041 Vista Parkway  
Suite 102  
West Palm Beach, FL 33411  
Attn: Vince DiNapoli

RE: FORD MOTOR CREDIT COMPANY LLC V. RAFAEL [REDACTED]  
OUR FILE NO. [REDACTED]  
Balance: \$16,330.71

Settlement Letter

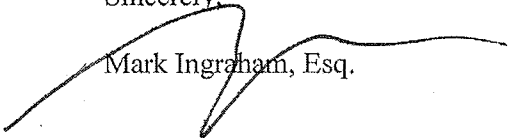
Dear Mr. Dinapoli:

As per your offer of settlement regarding the above mentioned case, please be advised that Ford Credit agrees to accept the total sum of **\$5,000** as settlement in full for the above referenced claim.

Payment shall be payable to Ford Credit and is due in this office on or before 12pm on Friday, January 27, 2012. Please fax a copy of the check to 305 576-6174 and we can process it on our end upon receipt of the fax.

Upon receipt and clearance of said funds, we will dismiss the garnishment and satisfy and/ or vacate the judgment.

Sincerely,

  
Mark Ingraham, Esq.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR