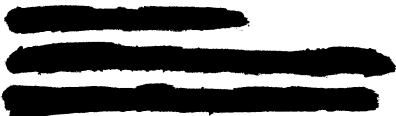




Paul Michael Associates  
186-09 Union Turnpike  
Fresh Meadows, NY 11366  
718-740-1903  
718-740-1414 (Fax)

September 14, 2006



SUBJECT: Creditor Name: Seaview Pathlogy, PC  
Name: [Redacted]  
Balance Due: \$144.00  
Account # 4418889 & 4447751

Dear Sir/Madam:

With regard to the above account this letter will serve to confirm our agreement that my client has accepted the sum of \$36.00\* in full satisfaction of the debt and receipt is hereby acknowledged

Please be further advised that my office or my client with respect to this matter will take no further action and any litigation pending is hereby discontinued.

Very truly yours,  
  
David M. Quintana

\*Due to the circumstances we have agreed to delete this account completely from the credit bureaus.

wp: PMA Sat Ltr.doc

Fax #: [Redacted]

Attn: