LAW OFFICE OF DONALD E. STERNBERG

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November 15, 2010

Via Fax: 619 704-2203

Re: American Express v Balance Due: \$144,374.72

Dear I

This will confirm my conversation with American Express will agree to settle the above-captioned account balance for the total sum of \$33,000.00. In that regard let me say that the only reason that my client has agreed to such an arrangement is due to the fact that the San Diego Superior Court is in the process of entering a judgment against you, as I explained in my October 25 letter. Therefore what I am prepared to do is, when your \$33,000.00 is paid in full, I will prepare a Stipulation to Set Aside the Judgment and then dismiss the lawsuit as if it had never been filed. The payment will be as follows: \$25,000.00 on or before November 30 and the remaining \$8,000.00 on or before December 31. The payments should come directly to me but your checks made payable to American Express and reference made to our file number 10-337.

If you have any questions please feel free to contact me, otherwise I will look forward to receiving your payments as I discussed with Suzette.

ernberg

Sincerely

Donald E. Sternberg