



PNC Bank  
P.O. Box 5570  
Brecksville, OH 44101-0570

Newark, NJ 07104-1027



Date: May 19, 2011

May 19, 2011

Re: Account Number: [Redacted] ("Account")

Property: [Redacted] Newark, NJ 07104

Dear [Redacted]

The current payoff on your account is \$332,610.31. PNC Bank is offering a one time payment of \$145,000.00 to settle your Account-in-Full. Upon receipt of certified funds in the specified amount, we will release our lien interest in the collateral securing the Account.

In order to accept this offer, you must remit certified funds in the amount of \$145,000.00 on or before June 24, 2011 to the address below:

PNC Bank  
6750 Miller Road  
Brecksville, OH 44141  
Attn: Payment Processing, Loc BR-YB58-01-3

Please contact me if you have any questions regarding this matter.

Sincerely,

Kelly Matencio

Account Specialist

1-866-622-2657 Ext. 60709

\*Please note, as with any debt forgiveness, certain tax and credit consequences may apply. Your account will be reported to credit agencies as settled or paid for less than full balance, and this reporting may negatively affect your credit score. Consult your tax or legal advisor.

Notice: See Reverse Side for Important Information