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SMITH, LEVENSON, CULLEN & AYLWARD P.C.

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September 25, 2007

FRANK P. KARKOTA, JR.  
17 Cowdry Hill Road  
Westford MA 01886

Re: TROY CAPITAL, LLC, ASSIGNEE OF EASY LOAN CORPORATION, ASSIGNEE OF  
GE CAPITAL FINANCIAL INC.

Vs. FRANK P. KARKOTA, JR. AKA FRANK P. KARKOTA AKA FRANK KARKOTA

Amount of Claim: **\$8,249.19**, plus interest, costs, and attorney's fees/collection costs if applicable  
(please call for an up to date payoff figure)

Our File #07-01106

Dear Mr. Karkota:

It is clear that you do not intend to pay this matter voluntarily. **Therefore, we are recommending immediate suit to our client.** You may resolve this matter by forwarding your check for the above amount to this office immediately.

**This is your final warning before suit is filed.**

NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN (10) DAYS UNLESS YOU PROVIDE A WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN (7) DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THIS OFFICE.

Thank you for your prompt attention to this important matter.

Very truly yours,  
SMITH, LEVENSON, CULLEN & AYLWARD, P.C.



Brian Aylward, Esq.

This communication is from a debt collector. Any information obtained will be used for that purpose.