

October 12, 2007

Brian Aylward
Smith, Levenson, Cullen & Aylward PC
5 Essex Green Drive
Peabody, MA 01960-2914

RE: #07-01106

Brian Aylward:

I am in receipt of your despicable and defamatory letter.

I have attached a sworn statement submitted to the bankruptcy court, by my attorney, which states that this account was settled in 2003. Furthermore, in 2004, I was contacted by an attorney attempting to collect this account. The attached document was forwarded to that attorney and the matter was dropped. GE Financial has had two years to verify that no clerical error was made regarding this account.

There are only two other possibilities: My attorney embezzled the money from the account and committed perjury to conceal his crime. Or, you, your client, and personnel at GE Financial are attempting to perpetrate a fraud.

If you believe that the former is the case, then you are required to report this matter, as set forth in the "Massachusetts Rules of Professional Conduct" Rule 8.3, as attached. I will be forwarding your letter to the US Attorney for investigation.

Sincerely,

Frank Karkota
17 Cowdry Hill Road
Westford, MA 01886