

THE LAW OFFICES OF
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December 1, 2005

FRANK P KARKOTA
17 CONWDRY HILL RD
WESTFORD, MA 01886-1226

PLEASE REFER TO CASE# 90723 ON ALL PAYMENTS AND CORRESPONDENCE

**RE: GE MONEY BANK
CLAIM OF \$5,619.40 BY GENERAL ELECTRIC CAPITAL CORPORATIO FOR CREDIT
(CARD) ACCOUNT# 111149999025222**

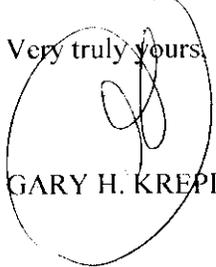
IF YOU ARE NOT DISPUTING THIS DEBT, OUR OFFICE CAN SETTLE THIS MATTER FOR THE AMOUNT OF \$4215.00 IF PAID TO OUR OFFICE BY 12/31/05

Dear Sir/Madam:

Please be advised that this law office has been retained to collect the above referenced debt, which for some reason you have failed to pay. If you have a question about this debt, I would appreciate your contacting this office. Otherwise, if you would like to make some payment arrangements, we would be very happy to accommodate you on terms that are mutually satisfactory. If you contact us to make a payment arrangement, you will likely avoid the additional expense of the costs associated with litigation as well as further interest assessments on your outstanding balance. I request that you give this matter your prompt attention to avoid the possibility of court proceedings.

It is our intention to resolve this matter informally, provided we receive your cooperation in settling this claim. However, please note that our client has authorized litigation without further notice.

THIS LETTER IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

Very truly yours,

GARY H. KREPPPEL

IMPORTANT NOTICE

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor