

AREA CODE 713
581-11330
TOLL FREE
1-800-470-5405
TELECOPIER
713-521-0551

JAY A. TAYLOR, P.C.
A PROFESSIONAL CORPORATION
3311 RICHMOND AVENUE SUITE 307
HOUSTON, TEXAS 77098

ADMITTED IN TEXAS
ADMITTED IN LOUISIANA

April 21, 2005

Creditor: SHERMAN AQUISITION, LP assignee of Sears
Our file no.
Account or Loan no.
Present Balance: \$3,030.66

Dear Mr.

Please accept this letter as confirmation that my client is willing to settle the above-referenced account for the amount of \$1,515.33 **provided that your payment is received in my office on or before APRIL 30, 2005.** Your check should be made payable to SHERMAN AQUISITION, LP assignee of Sears.

We are attorney debt collectors attempting to collect a debt and any further information obtained may be used for that purpose. This firm has not advised you or represented your position in any way. We are attorneys retained by SHERMAN AQUISITION, LP assignee of Sears to collect the debt that you owe.

Very truly yours,


Deborah Joyner

LMW/CL4/T1