



Zenith Acquisition Corporation  
170 Northpointe Parkway, Suite 300  
Amherst, New York 14228

10/1/2009

New Account #:  
Account Owner: NORTH STAR CAPITAL ACQUISITION  
Original Creditor: Lowe's Consumer  
Old Account #:  
Balance: \$1,100.00

Dear RAYMOND

Zenith Acquisition Corp. as an authorized agent of NORTH STAR CAPITAL ACQUISITION is offering you an opportunity to pay less than the amount due. This settlement, as offered, shall be in the total amount of \$400.00.

This settlement offer may expire unless we receive your payment of \$400.00 due in our office no later than 10/15/2009.

Upon clearance of your payment, your credit file will be updated.

If you have any questions relative to the above referenced settlement please do not hesitate to contact our office at

Make your check or money order payable to Zenith Acquisition Corp.

You may also make payment by visiting us online at [www.zenithacq.com](http://www.zenithacq.com). Your unique registration code is

Our collection agency is required by Federal law to notify you that this is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely,

John R. Cicero  
Collection Manager  
Zenith Acquisition Corp  
re5/pims

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS.