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July 16, 2009

The Honorable Joseph J. Farnan, Jr.
United States District Court
844 North King Street
Wilmington, DE 19801

Re: Chase Bank, USA, N.A. v. Hess Kennedy Chartered, LLC, et al.
Civil Action No. 08-121-JJF

Dear Judge Farnan:

As a result of recent mediation with Judge Stark, plaintiff Chase Bank USA, N.A. ("Chase") and defendants Hess Kennedy Chartered, LLC, Laura Hess & Associates, P.A., Hess Kennedy Holdings, Ltd., Hess Kennedy Company Chartered BWI, The Consumer Law Center, LLC, The Campos Chartered Law Firm and Legal Debt Center, LLC (collectively, "the Receivership Entities" or "Defendants") have reached a settlement. The settlement resolves all issues, disputes and claims between and among them. As part of that resolution, the parties entered into a settlement agreement ("Agreement") which was approved by the receivership court in Broward County, Florida on July 14, 2009. A copy of the Agreement is attached hereto as Exhibit A. Further, and subject to the Court's approval, Chase and the Receivership Entities have agreed to the entry of a Consent Judgment which grants both declaratory and injunctive relief against Defendants. The proposed Consent Judgment is attached hereto as Exhibit A.

The parties are available at the Court's convenience to discuss the settlement.

Respectfully,

Beth Moskow-Schnoll

BMS/

Enclosures

cc: Laina Herbert
Laura Hess