

Robert L. Tankel
Of Counsel
Leslie M. Conklin
Anne M. Malley
Jerrold J. Golson

Robert L. Tankel, P.A.
Attorney at Law
1022 Main Street, Suite D
Dunedin, FL 34698
www.condocollections.com

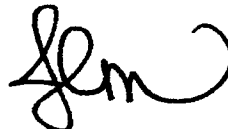
Voice: 727/239-0296
Fax: 727/736-2305
Email: kathy@condocollections.com

January 14, 2011

Re: Spanish Oaks Owners Association, Inc.
95220 Twin Oaks Lane, Fernandina Beach, Florida 32034

Pursuant to your letter dated December 27, 2010 that was received by Spanish Oaks Owners Association. We would like to offer a 6 month payment plan however we need to include \$200.00 payment plan processing fee and \$12.52 for interest that accrues through the 6 months bringing the balance to \$648.18. The plan would be 6 payments of \$108.03 per month and we would need to receive the first payment in our office no later than January 31, 2011. If you would like to set up arrangements on your account. Please contact our office at 727-736-1901 x208 or email jenny@condocollections.com

Sincerely Yours,
ROBERT L. TANKEL P.A.



Jennifer McClure

RLT/jlm

If you are or have been in bankruptcy or the bankruptcy has been discharged, this is not an attempt to collect a debt from you personally; this is sent to you as owner of the property; the demand and remedy is in rem only.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.