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4/22/2010
Via Facsimile 888-777-2170

████████████████████
3000 MARCUS AVE SUITE 1W12
LAKE SUCCESS, NY 11042

20%
3 PAYMENTS

Re: CITIBANK (SOUTH DAKOTA), N.A.
Vs: ██████████
Account No: ██████████
Orig Acct#: ██████████
Ref No: ██████████
Orig Balance: \$52,750.93

Dear Sir or Madam:

This will acknowledge that the above referenced account will be considered settled in full in the amount of \$10,550.00. Payment is as follows: \$3,516.67 due on 04/30/10, \$3,516.66 due on 05/30/10, \$3,516.67 due on 06/30/10.

This settlement will be null and void if this account is being paid from the proceeds of a sale of property or a refinance of property owned by the defendant.

A Stipulation of Discontinuance or a Satisfaction of Judgment, whichever is applicable, shall be filed with the SUPREME COURT OF THE STATE OF NEW YORK, COUNTY OF QUEENS under index# 0.

Make payment payable to "Citibank" and send to: Forster & Garbus LLP
P.O. BOX 213, FARMINGDALE, NY 11735-9030.

Very truly yours,

FORSTER & GARBUS LLP

████████████████████
MARY HARRIS
Collection Supervisor

PLEASE NOTE THAT WE ARE REQUIRED, UNDER FEDERAL LAW, TO ADVISE YOU THAT WE ARE DEBT COLLECTORS AND ANY INFORMATION WE OBTAIN WILL BE USED IN ATTEMPTING TO COLLECT THIS DEBT.