



CitiFinancial
Real Estate Recovery
Telephone: 800-346-3051
Fax: 866-963-0657

August 24, 2012

[REDACTED]

20%

RE: Approval Letter
Account Number: [REDACTED]
Balance: \$5,752.43

Dear [REDACTED]

Per our conversation, CitiFinancial has agreed to accept the total amount of \$1,200.00 on the above referenced account. Upon receipt of payment, and clearance of funds, we will notify the credit reporting agencies to reflect your balance as \$0.00 and that the account has been settled for less than the full balance. Any lien currently attached to this loan will be released.

The lump sum amount of \$1,200.00 must be received no later than 08/31/2012. Please use one of the following payment delivery options to ensure your payment is received on time:

- Western Union/Quick Collect:
City Code: REC
State Code: MD
- Overnight mail to:
CitiFinancial
605 Munn Rd
Fort Mill, SC 29715

If you have any questions regarding this matter, please feel free to contact me at (800) 346-3051 x2203511. Thank you for your cooperation.

Sincerely,

Tracey Perrone
Recovery Manager

This is an attempt to collect a debt and any information obtained will be used for that purpose.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.

To the extent your obligation has been discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this notice is for compliance and/or informational purposes only and does not constitute a demand for payment or an attempt to collect such obligation.

Whenever more than \$600.00 of a debt is forgiven as a result of settling a debt for less than the balance owing, we are required to report the amount of the debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which will be mailed to you.