

Dear Customer,

Per our conversation, CitiFinancial has agreed to accept the total amount of \$1,200.00 to settle-in-full 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. The lump sum amount of \$1,200.00 must be received on or before \$/31/2012. Please use one of the following payment delivery options to ensure your payment is received on time:

Western Union/Quick Collect

City Cod.: REC

State Code: MD

Overnight mail to: CitiFinancial

605 Munn Rd

Fort Mil , SC 29715

If you have any questions regarding this matter, please feel free to contact me at (866) 450-3174 ext, 2203516. Thank you for your cooperation. Sincerely,

Latasha Anderson Recovery Specialist

RC-04-A Settlement Offer Recovery NRE CC#