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8/05/2010
Via Facsimile 888-777-2170

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

21%

Re: CITIBANK (SOUTH DAKOTA), N.A
Vs: ██████████
Account No: ██████████
Orig Acct#: ██████████
Ref No: ██████████
Orig. Amt: \$18,361.25

Dear Sir or Madam:

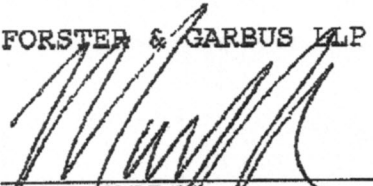
This will acknowledge that the above referenced account will be considered settled in full in the amount of \$4,000.00 due in our office on or before 08/16/10.

No legal action has been taken.

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.