

THE BRACHFELD LAW GROUP, PC

BRACHFELD LAW GROUP  
880 Apollo Street  
SUITE 155  
El Segundo, CA 90245

RE: XXXX-XXXX-XXXX-1559/Citibank  
File #: 1020

April 22, 2010

Total Balance Due: \$35,384.45

Amount Enclosed: \_\_\_\_\_

21%

Andrea

Dear Sir/Madam,

This letter shall serve to confirm that our client has agreed to settle the above referenced account for a total payment of \$7,500.00. Your final payment must be received on or before April 29, 2010. If payment is not received by 5 P.M. on that date, this offer is withdrawn.

If you take advantage of the above settlement offer to avoid future collection activity on your account, upon receipt of the full settlement funds, honored by our bank, we will consider this account resolved. In the event this settlement offer is not accepted, our client reserves the right to offer a different settlement proposal at a later date.

As of the date of this letter, you owe the total amount due listed above. Because of interest, late charges, and other charges that may vary from day to day, the total amount due on the day you pay may be greater. Hence, if you do not accept this offer, and choose to pay at a later date, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, write us or call our office toll free at 888-856-2120.

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account.

Send your payments to:  
Brachfeld Law Group  
P.O. Box 421088  
Houston, TX 77242-1088

Send overnight delivery to:  
Brachfeld Law Group  
800 W. Sam Houston Parkway  
South  
Suite 200  
Houston, TX 77042

Send Correspondence to:  
Brachfeld Law Group  
880 Apollo Street  
Suite 155  
El Segundo, CA 90245

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