

726 Exchange Street, Suite 700  
Buffalo, NY 14210  
698 1/2 South Ogden St  
Buffalo, NY 14206  
Tel: (716) 871-9050  
Fax: (716) 512.6046

Capital Management Services, LP

22%  
April 29, 2013

[Redacted]

Reference #: [Redacted]  
Account #: [Redacted]  
Current Creditor: Citibank, NA  
Balance: \$5224.87

\*\*\*\*\*Settlement Offer\*\*\*\*\*

Dear [Redacted]

On behalf of our client, Citibank N.A, Capital Management Services, LP is authorized to accept less than the full balance due as settlement on the above mentioned account. The settlement is in the amount of \$1148.19. The first part in the amount of \$382.73 is due on 05/05/13 This shall be followed by 2 parts in the amount of \$382.73 due on 06/05/13 and 07/05/13.

You may remit this settlement payment to Capital Management Services, LP., P.O. Box 120, Buffalo, New York 14220, or you may call (877) 219-6609 for other convenient payment options.

Upon clearance of sufficient funds, our records will be updated to reflect paid and satisfied.

Whenever \$600.00 or more in principal of a debt is forgiven as a result of settling a debt for less than the balance owing, the creditor may be required to report the amount of the debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you by the creditor. If you are uncertain of the legal or tax consequences, we encourage you to consult your legal or tax advisor.

This is an attempt to collect a debt; any information obtained will be used for that purpose. This communication is from a debt collector.

Please see additional page for important information. We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

Sincerely,

Capital Management Services, LP

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