

FRS

FINANCIAL RECOVERY SERVICES, INC.
P.O. BOX 385908
Minneapolis, MN 55438-5908
952-831-4800

Nov 19, 2012

[REDACTED]

UNIONDALE, NY 11553-1927

22%

CLIENT: CACH LLC
CURRENT CREDITOR: CACH, LLC
REGARDING: CITIBANK SOUTH DAKOTA, N.A.
ACCOUNT NUMBER: XXXXXXXXXXXX [REDACTED]
BALANCE: \$4514.19

****SUBSTANTIAL DISCOUNT****

WE ARE AUTHORIZED TO SETTLE THE ABOVE LISTED ACCOUNT FOR \$1000.00.
THESE FUNDS MUST BE PAYABLE TO OUR OFFICE NO LATER THAN 11/29/12.
WE ARE NOT OBLIGATED TO RENEW THIS OFFER.

THE CREDITOR IS REQUIRED TO REPORT ANY SETTLEMENT AMOUNT EQUAL OR GREATER THAN \$600 TO THE IRS. YOU SHOULD CONSULT INDEPENDENT TAX COUNSEL OF YOUR OWN CHOOSING IF YOU DESIRE ADVICE ABOUT ANY TAX CONSEQUENCES WHICH MAY RESULT FROM THIS SETTLEMENT.

WHEN YOU HAVE SATISFIED THIS AGREEMENT, THE ACCOUNT WILL BE CONSIDERED SETTLED IN FULL AND YOU WILL BE RELEASED OF ALL LIABILITY RELATING TO THE ABOVE LISTED ACCOUNT. ONCE YOUR SETTLEMENT PAYMENT HAS BEEN PROCESSED, YOUR CREDIT REPORT WILL BE UPDATED BY THE CREDITOR TO REFLECT SETTLEMENT FOR LESS THAN THE FULL BALANCE.

IF YOU ARE SENDING YOUR PAYMENT BY OVERNIGHT DELIVERY, PLEASE USE THE FOLLOWING ADDRESS: 4900 VIKING DRIVE, EDINA, MN 55435

SINCERELY,
ZACK LEROL
ACCOUNT MANAGER
TOLL FREE: 1-866-418-9049

FOR YOUR CONVENIENCE OUR OFFICE HOURS ARE MONDAY THROUGH THURSDAY 7AM TO 8PM, FRIDAY 7AM TO 5PM AND SATURDAY 7AM TO NOON.

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

SEE REVERSE SIDE FOR MORE INFORMATION

4900 Viking Drive · Edina, MN 55435