

RUBIN & ROTHMAN, LLC
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Islandia, N.Y. 11749
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NYC DCA LIC. 1249720

March 22, 2012



[REDACTED]
626 RXR PLAZA
WEST TOWER 6TH FLOOR
UNIONDALE, NY 11556

OUR FILE NO: [REDACTED]
CREDITOR: CITIBANK, N.A
CARD TYPE: CITI MASTERCARD
DEBTOR: [REDACTED]

Dear Sir/Madam,

The current balance due on this account is \$13,313.46. This letter will confirm that we are prepared to accept \$5,500.00 in full settlement of this claim, payable as follows:

- 1. \$5,500.00 payable no later than 3/28/12

A summons was previously printed for service upon your client. Withdrawing the summons based on your client's promise to pay might prejudice our client's rights. Therefore, your client may be served with a summons and complaint while we await payment. However, this action will be discontinued upon receipt and clearance of the final payment in accordance with the terms of this letter.

All checks should be sent to P.O. Box 550, Islandia, New York 11749, payable to Citibank and refer to file # [REDACTED]. In addition to personal checks, we accept electronic payments. You can make electronic payments on-line at RRLLC189.com or by calling us during office hours.

This is not a payoff letter and the offer does not apply to anyone who is refinancing or selling real estate.

If you have any questions about this matter, please do not hesitate to call.

RUBIN & ROTHMAN

AGREEMENT CONCLUDED BY:
[REDACTED] EXT [REDACTED]

WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.