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1787 Veterans Highway  
Islandia, N.Y. 11749  
TEL (631) 234-1500

RAF/ETV

NYC DCA LIC. 1249720

June 29, 2011

[REDACTED]  
3000 MARCUS AVE  
SUITE1W12  
LAKE SUCCESS, NY 11042

47%  
LAWSUIT

OUR FILE NO: [REDACTED]  
CREDITOR: CITIBANK (SOUTH DAKOTA) N.A.  
CARD TYPE: CITI MASTERCARD  
DEBTOR: SABED [REDACTED]

Dear Sir/Madam,

The current balance due on this account is \$12,576.06. This letter will confirm that we are prepared to accept \$6,000.00 in full settlement of this claim, payable as follows:

1. \$6,000.00 payable no later than 6/30/11

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 (South Dakota), N.A. and refer to file # [REDACTED]. In addition to personal checks, we accept WESTERN UNION and 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:  
RAFAEL FRIAS EXT 461

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