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**FORSTER & GARBUS LLP**  
**A NEW YORK LAW FIRM**  
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KEVIN M. KNAB - Adm. in NY Only  
MICHAEL S. LEINOFF - Adm. in NY Only

January 11, 2011

50%  
12 PAYMENTS  
LAW SUIT

[REDACTED]  
[REDACTED]  
3000 Marcus Avenue,  
Lake Success, NY 11042

Re: Citibank (South Dakota), N.A. vs. [REDACTED]  
Our Account No. [REDACTED]  
Index No. [REDACTED]  
Original Account Ending in [REDACTED]  
Current Balance: \$12,422.66

Dear [REDACTED]

Enclosed are three copies of a settlement stipulation.

After you have reviewed the settlement stipulation with your client, please have her sign all three copies and return them to this office via facsimile number (631) 393-9469 and first class mail using the return envelope provided. Upon our receipt of all three signed copies, we will sign the settlement stipulation, send one fully signed copy to you and one to the Court for filing. We will keep the remaining copy for our file.

Please note that this offer will be held open for only ten (10) days.

Please note that all three signed copies of the settlement stipulation must be returned to us within ten (10) days of the date of this letter.

Thereafter, payments must be made pursuant to the terms of the stipulation.

In the event we do not receive the signed settlement stipulation as indicated above, the enclosed settlement stipulation shall be deemed null and void.

Very truly yours,

FORSTER & GARBUS LLP

*Monica Heraghty*  
Monica Heraghty  
Account Representative

MH/rr  
Encs.

(PLEASE NOTE THAT WE ARE REQUIRED, UNDER FEDERAL LAW, TO ADVISE YOU THAT WE ARE DEBT COLLECTORS AND ANY INFORMATION WE OBTAIN WILL BE USED IN ATTEMPTING TO COLLECT THIS DEBT.)