

RUBIN & ROTHMAN, LLC
Attorneys at Law
1787 Veterans Highway
Islandia, N.Y. 11749
TEL (631) 234-1500

NYC DCA LMC. 1249720

February 18, 2010

51%
JUDGMENT
PENDING

[REDACTED]
[REDACTED]
[REDACTED]
LAKE SUCCESS, NY 11042

Attn: [REDACTED]

OUR FILE NO. [REDACTED]
CURRENT CREDITOR: CITIBANK (SOUTH DAKOTA) N.A
DEBTOR: [REDACTED]

Dear Sir/Madam,

The current balance due on this account is \$6,155.11. This letter will confirm that we are prepared to accept \$3,200.00 in full settlement of this claim, payable as follows:

- 1. \$2,892.00 payable no later than 2/25/10
- 2. \$308.00 payable no later than 3/25/10.

We will take no additional measures to enforce this claim if payments are made in accordance with the above payment schedule.

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 (ACH) payments. Some clients - but not all - also accept MASTERCARD, VISA, and DISCOVER. You can make electronic payments from your bank account by calling 1-866-826-2576 or credit card payments by calling 1-866-294-0331, 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 & [REDACTED] AN

By: [REDACTED]
ERIC S. PILLISCHER
ATTORNEY-AT-LAW

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