

LAW OFFICES OF
FALONI & LA RUSSO, ESQS.
175 FAIRFIELD AVENUE, SUITE 1-C
P.O. BOX 1285
WEST CALDWELL, NJ 07006

DAVID A. FALONI, SR.*
ANTHONY J. LA RUSSO**
DAVID A. FALONI, JR.**

TELEPHONE: (973) 226-2325
FACSIMILE: (973) 226-5337

* NJ & NY BARS
** NJ BAR

July 13, 2009

[REDACTED]
[REDACTED]
[REDACTED]
New Hyde Park NY 11042

RE: CITIBANK(SOUTH DAKOTA) N.A.
Our File Number: [REDACTED]
Account Balance: \$30,161.92
Account Number: [REDACTED]
Your Client: [REDACTED]

**JUDGMENT
ACCOUNT
58%
PAYABLE OVER
11 MONTHS**

Dear [REDACTED]

Faloni & La Russo will agree to accept \$18,090.00 as full satisfaction of the above matter providing the following terms are met: an initial payment in the amount of \$3,090.00 is due on or before 07/20/2009 AND subsequent payments in the amount of \$1,500.00 are due on or before the 20th of each month starting 08/20/2009 until the settlement amount of \$18,090.00 is paid.

To assure proper credit and compliance with the payment terms, please mail your client's check or money order, made payable to the client mentioned above no later than five (5) days prior to the due date. Or if it is more convenient, your client may call the office and we will accept payment authorization over the phone by either check or major credit card.

In the event your client fails to meet the terms of this agreement, the settlement may become null and void. If this occurs, your client may be responsible for the entire balance of the account less any payments received and/or credits due. Only upon receipt and clearance of your client's payments will the case be marked settled and the account closed.

If suit has been filed or if a judgment has been entered against your client in this matter we will also file all necessary paper work with the Court.

If payment is made by personal check, a \$35.00 charge will be assessed to the account for any checks returned by the bank.

Very truly yours,

FALONI & LA RUSSO

BY: JS:jhr
EXT. #210

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