



Reference: # 080960827
Account#: xxxxxxxxxxxx6636
Current Creditor: CitiBank N.A.
Balance: \$8,504.49

Dear

On behalf of CitiBank N.A. is authorized to accept less than the full balance due as settlement on the above mentioned account. The settlement offer is in the total amount of \$2,976.96. the first part in the amount of \$248.08 due on 07/27/12. That will be followed by 11 monthly payments in the amount of \$248.08 due on the 27th of each month.

You may remit this settlement payable to CitiBank P.O. Box 120 Buffalo, NY 14220, or you may call (877) 219-6609 for other convenient payment options.

Upon clearance of sufficient funds, our records will be updated to reflect paid and satisfied.

This is an attempt to collect a debt, any information obtained will be used for that purpose. This communication is from a debt collector.

Please see additional page for important information. We are required under state law to notify consumers of the following rights. This list does not contain a complete list of rights consumers have under state and federal law

Sincerely,

CitiBank N.A.