

Box 469046  
San Diego, CA 92146-9046  
Phone: (888) 319-0986 FAX: (866) 422-0765  
New York City License #1020790  
TDD service at (866) 922-9520  
www.payarsnational.com

Tuesday, May 06, 2013

**COUNT IDENTIFICATION**

Citibank, N.A./CITI MASTERCARD

Account: \*\*\*\*\*0443

Account No: 26747634  
Balance: \$12,118.64

Name: ALEXIA

This letter confirms that ARS is duly authorized to accept \$3,600.00 in Full Settlement of the above-referenced account. The settlement amount is due as follows:

Amount:

\$3,600.00 Due on: Thursday, May 30, 2013

Please secure your payment with a debit card or check by phone no later than: Friday, May 17, 2013 by 4:00pm PST.

Your payment must reach this office by the due date or this offer will become null and void. To ensure your funds are received by the due date, ARS accepts "Quick Check" by phone, Western Union "Quick Collect" (Code City: ARS 26747634), Moneygram "Express Payment" (Receive Code: 2471), or you can make your payment online at [www.payarsnational.com](http://www.payarsnational.com). If your bank refuses to honor your check or other payment arrangements, this offer will become null and void.

If you have any questions, please contact your account representative at (888) 319-0986, extension 1201. Our office hours are Monday through Friday, 6:30am to 8:00pm, Pacific Time.

Sincerely,

Mark Warner  
Advisor

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

**NOTICE OF ELECTRONIC CHECK PROCESSING:**

We reserve the right to process checks electronically by transmitting the routing, account, and check number to the bank. By submitting a check, you authorize us to initiate an electronic debit from your account. A returned check may be collected electronically if it is returned for insufficient funds.

If \$600.00 or more in principle of a debt is forgiven as a result of settling a debt for less than the balance owing, the debtor may be required to report the amount of the debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you by the creditor. If you are uncertain of the legal or tax consequences, we encourage you to consult your legal or tax advisor.

California Residents:

Under the California Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except