



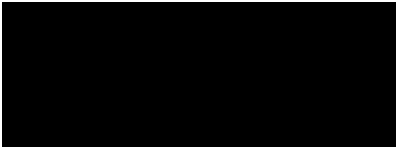
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April 30, 2008



Re: Settlement Agreement

| | |
|---------------------------------------|----------------|
| Current Balance..... | \$4,480.62 |
| Settlement Amount..... | \$1,792.25 |
| Settlement Expiration Date..... | April 30, 2008 |
| Client & Account Number..... | [REDACTED] |
| Original Creditor..... | Citibank |
| Original Creditor Account Number..... | [REDACTED] |

Dear [REDACTED]

As you know from our first letter, we represent the above named client. Per our agreement, we have been authorized to settle your account according to the above information. This will be full and final payment on your account with our office.

It may be possible to extend the deadline under certain circumstances. The offer above is guaranteed through the above referenced date. After that time, we reserve the right to modify or revoke the offer. This offer is void if previous settlement arrangements have been made.

Upon receipt and clearance of this payment, your account will be settled in full. We will notify our client to update your account accordingly.

Sincerely,

[REDACTED]
Collection Manager

This communication is from a debt collector. We are attempting to collect a debt any information obtained will be used for that purpose.

LDW3