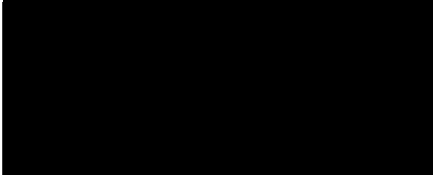


726 Exchange Street, Suite 700  
Buffalo, NY 14210  
Tel: (716) 871-9050  
Fax: (716) 852-1620

Capital Management Services, LP

April 9, 2009



Reference #: [REDACTED]  
Account #: [REDACTED]  
Current Creditor: Citibank  
Balance: \$4430.42

\*\*\*\*\*SETTLEMENT OFFER\*\*\*\*\*

Dear [REDACTED]

As representatives of our client, Citibank, Capital Management Services, LP is authorized to accept less than the full balance on your account. The total amount of the settlement is \$1772.16 is due in our office on 04/17/09.

You may remit this settlement payment to Capital Management Services, LP., P.O. Box 120, Buffalo, New York 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 the rights consumers have under state and federal law.

Sincerely,  
Capital Management Services, LP