

OVERNIGHT ADDRESS
ASSOCIATED RECOVERY SYSTEMS
960 ANDREASEN DR SUITE B
ESCONDIDO, CA 92029

ASSOCIATED RECOVERY SYSTEMS
A DIVISION OF ARS NATIONAL SERVICES, INC.
P.O. Box 463023
Escondido, CA 92046-3023
1-866-608-0400 FAX: (866) 422-0765

September 21, 2009

ACCOUNT IDENTIFICATION

Re: CITICORP CREDIT SERVICES

ARS Acct No

CDN #

Balance: \$ 2,732.59

Dear

This letter confirms that the above referenced account will be settled in the amount of \$1,100.00.

Payment is due as follows:

\$ 1,100.00 -09/28/09

Our client may be required to file form 1099C with the IRS for any forgiveness of \$600.00 or more. Please consult a tax advisor if you have questions.

Your payments must reach this office by the due dates or this offer will become null and void. To ensure your funds are received by the due dates, Associated Recovery Systems offers "Quick Check" by phone, Western Union "Quick Collect" (Code City: AMBRIDGE, CA) and Moneygram "Express Payment" (Receive Code:2471). If your bank fails to honor your check, this offer will become null and void.

If you have any questions, please contact your account representative at 1-866-608-0400 ext 5381. Our office hours are Monday through Friday, 8:00am – 8:30pm.

Sincerely,

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

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