

ALLEN L. ADKINS & ASSOCIATES, P.C.
Attorneys at Law

4010 82nd Street, Suite 230 (79423)
P.O. Box 3340
Lubbock, Texas 79452

Telephone: (806) 796-7375
Facsimile: (806) 771-0062
Toll Free: (866) 796-7378

April 22, 2010

Re: CITIBANK (SOUTH DAKOTA), N.A.

Judgment in Cause No.:

Judgment Date: January 3, 2008

Judgment on Account No.:

Total Judgment Balance due as of April 22, 2010: \$16,372.03

Dear

This letter is being sent to you to confirm that we have agreed to accept two installments totaling \$3,300.00 as a settlement of the judgment which was taken in the above-referenced case. This payment will settle the debt and satisfy any judgment or lien present.

As we have made known to you, the first installment of \$3,000.00 must be received in this office on or before 04/30/2010. The second installment of \$300.00 must be received in this office on or before 05/30/2010.

Payment can be made via check-by-phone by calling 1-866-796-7378. Otherwise, a cashier's check or money order should be made payable to CITIBANK (SOUTH DAKOTA), N.A. and mailed to: **Allen L. Adkins & Associates, P.C., P.O. Box 3340, Lubbock, Texas 79452**. Please include account number(s) on your cashier's check or money order. Thank you for your courtesy and cooperation. If you have any questions or concerns, please feel free to contact my office.

YOU ARE PUT ON NOTICE THAT WE ARE ATTEMPTING TO COLLECT A CONSUMER DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.