

AllianceOne

Receivables Management Inc.

DATE: 11/24/09

Alan L. [REDACTED]

CLIENT: Citibank

REFERENCE # [REDACTED]

ACCOUNT #: 5424 [REDACTED]

BALANCE: \$11909.08

Dear: Alan

Pursuant to our conversation, our client will accept a settlement on the above listed account(s) in the amount of \$5,359.00. Funds in the amount of \$5,359.00 to be secured with a post dated check on 11/25/2009 to be dated no later than 11/27/09.

Upon clearance of funds your account will be closed and returned to our client "CitiBank" as "settled in full" with no further obligation. If at anytime the payment is returned to our office as "insufficient funds" the arrangement will be void.

Please be advised any write-off of greater than \$600.00 could be reported to the Internal Revenue Services by our client Citibank.

If you have any questions or require additional information, please contact me at (1-800-[REDACTED]). Your prompt attention in this matter is appreciated.

Sincerely,
[REDACTED]

Account Representative,
AllianceOne Receivables Management Inc.

As of the date of this letter, you owe \$11,909.08. Your account balance may be periodically increased due to the addition of accrued interest or other charges if so provided in your agreement with your original creditor.

This communication is from a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose.