



LTD Financial Services, L.P.
7322 Southwest Freeway
Suite 1600
Houston, Texas 77074
Phone: (713) 773-3100
Fax: (713) 414-2126

JANUARY 25, 2010

STEVE M [REDACTED]

REF NO: [REDACTED]
CREDITOR: CITIBANK USA, N.A.
THE HOME DEPOT
ACCOUNT #: CHD 60353 [REDACTED]
BALANCE: 2467.31

DEAR MR. C [REDACTED]

THIS LETTER IS TO CONFIRM THAT WE ARE HEREBY AUTHORIZING THE SETTLEMENT OF THE ABOVE REFERENCED ACCOUNT FOR THE AMOUNT OF \$ 1110.29, IF PAID BY 01/28/2010. UPON RECEIPT OF THIS AMOUNT, YOUR ACCOUNT WILL BE SETTLED IN FULL.

IF THE DISCHARGED AMOUNT OF YOUR SETTLEMENT IS \$600.00 OR MORE AFTER THE FINAL PAYMENT OF YOUR SETTLEMENT IS RECEIVED, THE ABOVE NAMED CREDITOR WILL BE REQUIRED TO NOTIFY THE IRS OF THAT AMOUNT. YOU WILL RECEIVE A COPY OF THE 1099C FORM THAT WILL BE FILED WITH THE IRS. YOU SHOULD CONSULT INDEPENDENT TAX COUNSEL OF YOUR OWN CHOOSING IF YOU DESIRE ADVICE ABOUT ANY TAX CONSEQUENCES THAT MAY RESULT FROM THIS SETTLEMENT.

THIS LETTER AND YOUR CANCELED CHECK OR OTHER RECEIPT WILL SERVE AS YOUR PROOF OF PAYMENT. IF YOU HAVE ANY QUESTIONS PLEASE FEEL FREE TO CALL ME AT 1-800-[REDACTED]

SINCERELY,

[REDACTED SIGNATURE]

V.P. OPERATIONS

If you would like to pay online,
visit <https://payments.ltdfin.com>.

See the reverse side of this notice for important information about your rights.

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