



DATE: February 24, 2010

Reference Number: [REDACTED]

TO:

WENDY RE [REDACTED]

RE: CITIBANK
ACCT #5424 [REDACTED]
BALANCE: \$ 11,233.09

NOTE:

Following our conversation on February 24, 2010, this letter is to inform you that the above client will accept the amount of \$ 3931.55 as settled in full contingent on the following arrangement...

\$ 3600.00 : due on or before 02-24-10

\$ 331.55 : due on or before 03-05-10



COLLECTION REPRESENTATIVE

The Internal Revenue Service requires us to provide them with the information about amounts of \$600 or more that are discharged as a result of cancellation of a debt. If the amount discharges when the final payment of your settlement is received is \$600 or more, they will be required to notify the IRS of the amount. You will receive a copy of the form 1099C that will be filed with the IRS

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

Calls to or from NCO Financial Systems, Inc. may be monitored or recorded for quality assurance.