

**TRITIUM CARD SERVICES  
865 MERRICK AVENUE  
WESTBURY, N.Y. 11590  
(866) [REDACTED]**

April 2, 2010

Carlos M [REDACTED]  
[REDACTED]  
[REDACTED]

**Account Owner - Vericrest Financial; formerly, the CIT Group Finance, Inc.  
Servicing Agent - Tritium Card Services  
Account Number - 840 [REDACTED]  
Deficiency Balance: - \$5,222.16**

**Dear Carlos M [REDACTED]**

**This letter serves as confirmation that Vericrest Financial, Inc (Vericrest) f/k/a The CIT Group Sales/Finance; has agreed to accept \$2,611.00 as full and final settlement for the deficiency balance owed on account number 840 [REDACTED], listed to Carlos M [REDACTED]. Please send \$2611.00, certified funds on or before the April 15, 2010 to complete the settlement. The check can be made payable to Vericrest Financial Inc., or Tritium Card Services. We accept check by phone - free of charge.**

**Upon receipt of the final settlement amount by the agreed date; Vericrest agrees not to pursue Carlos M [REDACTED] for any deficiency that may remain on the account. Updates will be forwarded the first week of the following month to the credit bureaus requesting they update Carlos M [REDACTED] credit files to reflect a zero balance, settled in full with an unrated status.**

**If payment is received after the due date noted above, this acceptance will be null and void and Vericrest will continue to enforce the loan.**

**You may have tax consequences as a result of a short or negotiated payoff. You are encouraged to contact a tax professional to identify any tax liabilities you may have.**

**Respectfully,**

[REDACTED]  
**Accounts Manager  
Tritium Card Services**  
[REDACTED]