

34% SETTLEMENT
CITIBANK
3 INSTALLMENTS



09/03/2013

David Law Group Attn: [REDACTED]
[REDACTED]

Account number ending in: 7711
Balance: 14,478.92

Dear [REDACTED],

This letter confirms your enrollment in the settlement arrangement we discussed on the Sears Gold MasterCard, Sears Premier Gold MasterCard account. While this agreement is in effect please pay the following agreed upon amounts. The terms of our agreement are as follows:

The initial payment of \$4100.00 will be due by 10/03/2013. The subsequent payments of \$300.00 will need to be paid on or before the 3rd beginning 11/03/2013, with a final payment of \$300.00, due 01/03/2014. If payments are made as agreed, finance charges will not be assessed.

If any payment is not made as agreed or returned unpaid by your bank, or if the arrangement is cancelled, the entire remaining unpaid balance before this offer was made, less any payments, will continue to be due and owing.

If all of these payments are made as agreed, your account will be settled in full. Previous delinquent history, if any, will remain on record with us.

Please reference the account number on your payment. If you have any questions, please call the toll free number listed below.

Citibank N.A.
4740 121st Street
Urbandale, IA 50323

Sincerely,

[REDACTED]
Citibank, N.A.

Your Sears Gold MasterCard, Sears Premier Gold MasterCard account is issued and serviced by Citibank, N.A.

Please See Reverse Side for Important Information

Toll Free [REDACTED]
Office Hours: Central Standard Time
Monday – Thursday 8:00 a.m. – 6:00 p.m.
Friday 8:00 a.m. – 5:00 p.m.
Toll-free TDD number for the hearing impaired: [REDACTED]

*Calls are randomly monitored and recorded to ensure quality service.

NOTE: Whenever \$600.00 or more of a debt is forgiven as a result of settling a debt for less than the balance owing, we may be required to report the amount of debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which will be mailed to you. If you have any questions consult your tax advisor.