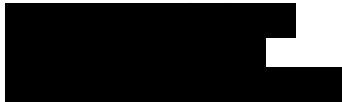




AllianceOne

Receivables Management Inc.

Sample #48
42.4%

DATE: September 28, 2010



CLIENT: CitiBank Sears
REFERENCE #: 
ACCOUNT #: 
CURRENT BALANCE: \$7,951.12

Dear Terence:

Pursuant to our conversation, our client will accept a settlement in full in the amount of \$3,368.50 on the above listed account. The following condition(s) must be met for this settlement to be considered valid:

You have secured this agreement in our office via post dated check on September 27, 2010. \$1,684.25 is dated for September 30, 2010 and \$1,684.25 is dated for October 15, 2010.

Once funds clear, the account will be closed out as "settled in full." Our client, CitiBank will be responsible to update your credit report. Please be advised any savings of \$600.00 or more may be reported to the IRS by our client.

If you have any questions or require additional information, please contact me directly at 1-866-278-2867. Your prompt attention in this matter is appreciated.

Sincerely,



See Xiong
Bank Card Manager
AllianceOne Receivables Management Inc.

By paying by check or giving your checking account information for payment, you are authorizing AllianceOne to collect the funds electronically. We can also arrange for a direct debit from your checking account.

As of the date of this letter, you owe \$7,951.12. 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.

New York City Department of Consumer Affairs license number is 1265901.

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.