

Sample #47
37.4%



5620 Southwyck Blvd.
Suite 206
Toledo, OH 43614
(888)890-8902

October 19, 2010

[REDACTED]

RE: Citibank (South Dakota) N.A.
Account Number: [REDACTED]
Card Type: Citi Mastercard
UCB Account Number: [REDACTED]
Balance Due: \$45,405.05

Dear Mr. [REDACTED]:

United Collection Bureau, Inc. acting on behalf of Citibank (South Dakota) N.A., will accept seventeen thousand dollars and zero cents (\$17,000.00) as a settlement in full for your above referenced account if the terms of payment listed below are met.

Terms:

#1- \$17,000.00 Due: 10-25-2010

Total Amount of Payments \$17,000.00 via certified funds.

Thank you for your cooperation in resolving this matter. If you have any questions, you may contact our office at 1-800-890-8738.

Sincerely,

A handwritten signature in black ink, appearing to read 'Stéphanie Levy'. The signature is fluid and cursive.

Stéphanie Levy
Financial Supervisor

Notice About Electronic Check Conversion:

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

This is an attempt to collect a debt by United Collection Bureau, Inc., a debt collector.
Any information obtained will be used for that purpose.

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