



NCO Financial Systems, Inc.®

150 Crosspoint Parkway
Crosspoint Business Park
Getzville, NY 14068

Toll Free: [800] 227-4000
Phone: [716] 404-2100

February 10, 2009

William [REDACTED]
[REDACTED]
[REDACTED] TX [REDACTED]

RE: CitiBank
7920 N.W. 110th St.
Kansas, MO 64153
Account Number: [REDACTED] XXXX
Our Reference Number: [REDACTED]
Balance: \$3,309.30
Settlement Amount: \$1,323.72

<u>Principal</u>	<u>Interest</u>	<u>Interest Rate</u>	<u>Balance</u>
\$2,925.57	\$383.73	%	\$3,309.30

NOTE:

Pursuant to our conversation, this letter is to inform you that the above client will accept the amount of \$1,323.72 as settlement for the above account as follows: \$723.72 on 2/20/09, \$200.00 on 3/20/09, \$200.00 on 4/20/09 and \$200.00 on 5/20/09.

Should you choose not to accept this offer, your account balance may be periodically increased due to the addition of accrued interest or other charges as provided in your agreement with the original creditor or as otherwise provided by state law.

Please remit payment to:

Standard Mail: NCO Financial Systems, Inc. PO Box 15889 Wilmington, DE 19850-9609	Overnight Mail: NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044
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Upon clearance of your payments, the account will be considered settled.

If more than \$600.00 of your debt is canceled by this settlement, please be advised that CitiBank is required by Federal Law, (Internal Revenue 6050P) to report this amount.

This is a communication by a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose. Calls to or from NCO Financial Systems, Inc. may be monitored or recorded for quality assurance.

Sincerely,

NCO Financial Systems, Inc.

Office Hours: 8:00am - 9:00pm Monday through Thursday.
8:00am - 5:00pm Friday. 8:00am - 12:00 Noon Saturday

While we have complied with federal law, factors beyond our control may prohibit us from confirming or denying the presence of inaccurate information within the time frame prescribed by state law. We may not have sufficient time to complete an investigation of the alleged inaccuracy.

NCO-CB-4