

Citi Cards
4600 Houston Road
Florence, KY 41042



10/30/08

DEBT SETTLEMENT OF AMERICA
C/O PATRICIA [REDACTED]
[REDACTED]
[REDACTED], MI [REDACTED]

PLATINUM
ACCOUNT NUMBER ENDING IN: 0889

BALANCE: \$5714.29

Dear DEBT SETTLEMENT OF AMERICA

This letter confirms your client's agreement to the terms of the settlement arrangement we discussed regarding the referenced MASTERCARD account. Your client agreed to make the following payment amounts on or before the following payment due dates:

Payment Date	Payment Amount	Payment Date	Payment Amount	Payment Date	Payment Amount
10/30/08	\$250.00	12/03/08	\$250.00	01/03/09	\$250.00
02/03/09	\$250.00	03/03/09	\$250.00	04/03/09	\$250.00
05/03/09	\$250.00	06/03/09	\$250.00		\$
	\$		\$		\$

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

While this arrangement is in effect, no interest, late fees or over the credit line fees will be applied to your client's account. All other terms of your client's account agreement will remain in effect. Please have your client pay the agreed upon amount even if a different amount is printed on their monthly billing statement. If the agreed upon payment is missed or your client's account charges off due to delinquency, the arrangement will be terminated.

If your client's account was open prior to the start of this settlement arrangement, it will be closed and will remain closed at the end of the arrangement. Your client must cancel all recurring charges and will request the cancellation of any credit insurance or debt protection product which may be in effect on this account.

Except to the extent described above, upon termination of this settlement arrangement due to nonpayment, the terms of your account agreement in effect immediately prior to this arrangement will apply. Any part of the balance that was at a rate lower than the standard purchase APR, including promotional APRs, will be billed at the standard purchase APR on your statement. Your client will be required to resume regular payments as they appear on the monthly statement. If your client's account was past due at the start of the arrangement, additional payments may be required to bring your client's account current.

Sincerely,

Tim McComas
Unit Manager
Citicorp Credit Services, Inc. (USA)

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Toll Free Telephone Number: 1-866-926-6564
TDD Number: 1-800-926-5818

Any representative can assist you.

Send payment to:

Office Hours (Central Time):

Regular Mail:

Express Mail:

Monday-Friday 7:00 a.m. to 4:00 p.m.

Citi Cards
P.O. Box 183037
Columbus, OH. 43218

C/O C.D.S.I.
Urgent Payment-Citi Cards
1500 Boltonfield St.
Columbus, OH. 43228