

**ACADEMY COLLECTION SERVICE, INC.**

10965 Decatur Road  
Philadelphia, PA 19154-3210

Main Office: 10965 Decatur Road  
Philadelphia, PA 19154-3210  
1-(800)220-0605 or (215)281-7500  
Hours: M-TH 8am-9pm, F 8am-5pm  
Sat 8am-12noon

Return Service Requested

08 MAY 2008

MICHAEL [REDACTED]  
[REDACTED] TX [REDACTED]

ACCOUNT IDENTIFICATION

Creditor: CITIBANK (SOUTH DAKOTA) N.A.  
Fwd Creditor:  
Account# : [REDACTED] 3694  
Creditor# : MASTERCARD  
Academy File# : [REDACTED]

Total Bal as of 08 MAY 2008 : \$ 8724.24

As per our conversation, our client has agreed to settle the above referenced account for \$4362.12. Upon receipt and clearance of these funds your account will be marked settled, you will be relieved of any further responsibility pertaining to this account, and our client will notify the appropriate credit bureaus that this account has been settled.

This offer remains valid providing the funds reach our office by 5-20-08

Should you have any questions do not hesitate to call.

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

YOURS TRULY,  
DEBBIE KIRK, DEBT COLLECTOR EXT 5708

NOTICE: SEE NEXT PAGE FOR IMPORTANT INFORMATION.