

CITI
PO BOX [REDACTED]



November 30th, 2008



SCOTT [REDACTED]

Sears Gold MasterCard
ACCOUNT NUMBER:
5121 [REDACTED]

BALANCE: \$8,313.75

Dear SCOTT [REDACTED]

Your Sears Gold MasterCard® account is seriously delinquent. Due to the status of your account, we are willing to settle your account for 31% of the current balance, which is \$8,313.75. The settlement amount is \$2,577.26. We must have this settlement amount paid in full no later than December 16, 2008 or this offer will not be valid.

The benefits to you are:

1. Your account will have a zero balance and will be reported as such to the credit reporting agencies.
2. You will have saved \$5,736.49.
3. All further collection activity will cease including the possibility of referral to a collection agency or attorney for non-payment.

To set up a *payment by phone* call us at 1-8 [REDACTED] or send your payment via overnight mail or Western Union to:

Overnight Mail
Citi Cards
Attn: Urgent Payments
[REDACTED]

Western Union
Citi Cards
[REDACTED]

Please be aware that if the agreement is broken, the arrangement will be canceled and the total balance may be required. If you have any questions, please call us.

Sincerely,

[REDACTED]
VICE PRESIDENT CITICORP [REDACTED]
FEDERAL REGULATIONS REQUIRE THE STATEMENT PRINTED ON THE REVERSE SIDE

Toll Free Telephone Number: 1-8 [REDACTED]
TDD Number: 1-8 [REDACTED] (Hearing Impaired Only)

Any representative can assist you.
Office Hours (Central Time):

Monday - Friday 8:00 a.m. to 8:00 p.m.
Saturday - Sunday 8:00 a.m. to 4:00 p.m.

Send Correspondence to:
Card Service Center
P. O. Box [REDACTED]

NOTE: Whenever more than \$600 of a debt is forgiven as a result of settling a debt for less than the balance owing, we are required to report the amount of debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which will be mailed to you.

[REDACTED]