

RAUSCH, STURM, ISRAEL, ENERSON & HORNIK, LLC

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May 26, 2010

Re: MICHAEL C [REDACTED]
Account No.: ***** [REDACTED]
Our Client: CITIBANK (SOUTH DAKOTA) N A
Our File Number: [REDACTED]
Balance Due: \$9,142.60

Dear MICHAEL C [REDACTED]

We have authorization to settle your account for the discounted amount of **\$4,576.00**. In order to accept this offer, the full settlement amount can be paid in no more than four payments AND the first installment of \$2,800.00 must be received in our office by 12:00 p.m. on 05/28/2010. Your second installment of \$592.00 must be received in our office by 12:00 p.m. on 06/28/2010. Your third installment of \$592.00 must be received in our office by 12:00pm on 07/28/2010. Your fourth installment of \$592.00 must be received in our office by 12:00pm on 08/28/2010.

Additional settlement offers may be made to you in the future. If made, the additional settlement offers may be more or less favorable to you than this one. Please note, however, that our client is not obligating itself to make any further settlement offers. Please note that the collection process will continue until entire the settlement amount is received in our office. Please include a copy of this letter with each payment.

If the account balance less the settlement amount paid is equal to or greater than \$600.00, Citibank Credit Services, Inc. takes the position that they are required by law (Internal Revenue Section 6050P) to report the forgiven amount. You will be receiving a form 1099-C from Citibank Credit Services Inc. no later than next January 31, 2011. If you have any questions concerning your personal taxes, we recommend that you consult your personal tax advisor.

If you can not make the payments as proposed above, please call our office at (888)302-4010 and we will be happy to discuss alternate payment arrangements. For your convenience our office is open from 8am to 8pm Monday through Thursday, 8am to 5pm on Friday and Saturday 8am to 12pm. Please note all times are central standard.

Your payments should be made direct to our corporate office at: 250 North Sunnyslope Road, Suite 300, Brookfield WI 53005. Your check or money order should be made payable to: CITIBANK (SOUTH DAKOTA) N A. For your convenience, payment can also be made via our web site at: <http://www.rsieh.com>.

Yours truly,

RAUSCH, STURM, ISRAEL, ENERSON & HORNIK, LLC

This Firm is a Debt Collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

[REDACTED]