

# AllianceOne

Receivables Management Inc.

DATE: September 14, 2010

[REDACTED]  
[REDACTED]  
[REDACTED]

CLIENT: CITIBANK (SOUTH DAKOTA)NA

REFERENCE #: [REDACTED]

ACCOUNT #: [REDACTED]

BALANCE: \$ 24,189.91

To Whom It May Concern:

Pursuant to our conversation, on behalf of Citibank we will accept a final payment of \$10,000.00 on the above listed account. The following condition(s) must be met for this settlement to be considered valid: Funds must post in our office no later than 9/16/10 via post-dated check set up no later than 9/14/10. Upon clearance of funds this account will be closed as "Paid settlement in full" with no further obligation. Please be advised that any settlement write-off amount greater than \$600.00 may be reported to the Internal Revenue Service by our client.

If you have any questions or require additional information, please contact me at [REDACTED]. Your prompt attention in this matter is appreciated.

Sincerely,

[REDACTED]

AllianceOne Receivables Management Inc.

By paying by check or giving your checking account information for payment, you are authorizing AllianceOne to collect the funds electronically. We can also arrange for a direct debit from your checking account.

As of the date of this letter, you owe \$24,189.91. Your account balance may be periodically increased due to the addition of accrued interest or other charges if so provided in your agreement with your original creditor.

**This communication is from a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose.**

[REDACTED]