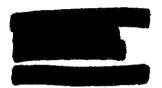
Asset Acceptance LLC

September 14, 2010



Re: Zales / Citibank

Client Acct#

Balance: \$1733.51

Dear :

Per our phone conversation on September 14, 2010, we came upon a settlement agreement of \$866.73 to settle the above mentioned account. 3 payments of \$288.91 must be received on the 14th of each month, September, October and November 2010. Upon clearance of the agreed funds; and your written or verbal request, Asset Acceptance LLC will send you a paid account letter. If the said funds are not received by 11/14/10, this offer will be null and void.

If you have any further questions, please call me a

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

Sincerely,

Debt Collector Asset Acceptance LLC