



ARS National Services, Inc.

Phone [REDACTED] FAX: [REDACTED]
New York City License [REDACTED]

May 11, 2012

CREDITOR:
ACCOUNT#:
FILE#
BALANCE:

Settlement Proposal
CITICORP CREDIT SERVICES
[REDACTED]
\$4,615.26

Dear Sir/Madam:

This letter confirms that ARS National Services, Inc. is duly authorized to accept \$1,153.82 as settlement-in-full of the above-referenced account. Payments are due as follows:

PMT DATE	AMOUNT
1. 05-30-12	\$1,153.82

Your payments must reach this office by the due dates or this offer will become null and void. To ensure your funds are received by the due date, ARS accepts "Quick Check" by phone. If you have any questions, please call [REDACTED] or send e-mail to [REDACTED]

Sincerely,

[REDACTED]
ARS National Services, Inc.
[REDACTED]

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR.
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT
PURPOSE.**

NOTICE OF ELECTRONIC CHECK PROCESSING:

We reserve the right to process checks electronically by transmitting the routing, account, and check number to the bank. By submitting a check, you authorize us to initiate an electronic debit from your account. A returned check may be collected electronically if it is returned for insufficient funds.