

Tel: [Redacted]  
Fax: [Redacted]

**Capital Management Services, LP**

March 19, 2012

[Redacted]

Reference #: [Redacted]  
Account #: [Redacted]  
Current Creditor: Citibank N.A  
Balance: \$21,124.23

Dear [Redacted]

On behalf of our client, Citibank NA, Capital Management Services, L.P. is authorized to accept less than the full balance due as settlement on the above mentioned account. The settlement offer is in the total amount of \$7,394.04. The first part in the amount of \$616.17 is due on 03/25/12. That will then be followed by 11 monthly payments in the amount of \$616.17 due on the 25<sup>th</sup> of each month.

You may remit this settlement payment to Capital Management Services, L.P. [Redacted] NY or you may call [Redacted] for other convenient payment options.

Upon clearance of sufficient funds, our records will be updated to reflect paid and satisfied.

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

Please see the additional page to this letter that may contain important information. We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

Sincerely,

Capital Management Services, LP

[Faint, illegible text at the bottom of the page]