



[REDACTED]

DATE: April 30, 2012
CLIENT: Citibank/ Sears
BALANCE DUE: \$14,420.18
ACCOUNT #: [REDACTED]
FILE #: [REDACTED]

Dear [REDACTED]

In an effort to assist you in resolving your account, our client has authorized us to offer you the opportunity to settle your account. This means instead of paying the full balance due on your account, you can pay 40.0% of the total amount due and the above mentioned client will consider this account settled.

This is a great opportunity to finally take care of this long overdue account. If you wish to take advantage of this one-time offer, contact our office or mail your remittance, in the form of a cashier's check or money order, in the amount of \$5,768.07 today. If the settlement amount is not received by 07/24/12, this offer will become null and void.

- \$974.07 to be received by 04/30/12.
- \$1,598.00 to be received by 05/24/12.
- \$1,598.00 to be received by 06/24/12.
- \$1,598.00 to be received by 07/24/12.

Please note that this letter does not reduce your rights as stated on the reverse side of this letter.

GC Services does not report any information to any credit bureaus or agencies.

If you dispute this account or any portion thereof, please refer to the reverse side of this letter for an explanation of your rights.

[REDACTED SIGNATURE]

GC Services

IMPORTANT: This offer only pertains to the above referenced account for the client and balance shown above.

*As of the date of this letter, you owe \$14,420.18. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you.

BSL-CITI

(10/04)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION

[REDACTED]