

12-29-10

Buffalo Office Hours (Eastern Time)  
8:00AM - Midnight Monday-Thursday  
8:00AM - 9:00PM Friday  
8:00AM - 2:00PM Saturday  
9:00AM - 1:00PM Sunday  
'IHSIF5'

RE: BARCLAYS BANK  
Reference #: [REDACTED]  
CI Account #: [REDACTED]  
For: SEA MILES - CARNIVAL  
Current Creditor (if applicable):  
Balance Owing: \$ 8745.33

Dear [REDACTED],

Creditors Interchange has agreed to settle your account for \$2187.00 which is 25.01% of your current balance.

This settlement offer expires unless we receive your payments as scheduled:

\$1500.00 due in our office by 12-31-2010      \$200.00 due in our office by 1-31-2011  
\$200.00 due in our office by 2-28-2011      \$200.00 due in our office by 3-28-2011  
\$87.00 due in our office by 4-28-2011

We are not obligated to renew this offer.

In the event your write-off balance is equal to or exceeds \$600.00, it may be your responsibility to claim that amount as earned income on your tax return for the following year. Your creditor may provide you with the necessary 1099C form and notify the IRS of the amount of the write-off balance.

Please send your payments to: Creditors Interchange, PO Box 1335, Buffalo, NY 14240-1335. Don't forget to include your CI account number and make your check payable to Creditors Interchange.

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

Sincerely,  
Creditors Interchange



1-888-360-0517  
Collection Manager

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New York City Department of Consumer Affairs License Number: 1304526