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| <b>FMA ALLIANCE LTD.</b> | 12339 Cullen Rd<br>Houston, TX 77066 |
|--------------------------|--------------------------------------|

12/27/2012

11 BROADWAY # 1300

NEW YORK, NY 10004-1307

**Original Balance \$9,485.12**

**Settled for \$2,580.00**

**Saved \$6905.12**

**73% Savings**

|                   |                            |
|-------------------|----------------------------|
| <b>Creditor:</b>  | Cilibank NA                |
| <b>Brand Name</b> | Citi Mastercard            |
| <b>File #:</b>    |                            |
| <b>Balance:</b>   | \$9485.12 as of 12/27/2012 |

Dear [REDACTED]:

This confirms our agreement to settle your account in the amount of \$2580.00. If you fail to make payment(s) as scheduled or if a payment is returned as unpaid, then your settlement arrangement will be canceled and this will result in the entire balance being due. Scheduled payment(s) are as follows:

| Amount | Payment Due Date | Amount | Payment Due Date |
|--------|------------------|--------|------------------|
| 80.00  | 12/31/2012       | 227.27 | 06/30/2013       |
| 227.27 | 01/31/2013       | 227.27 | 07/31/2013       |
| 227.27 | 02/28/2013       | 227.27 | 08/30/2013       |
| 227.27 | 03/30/2013       | 227.27 | 09/30/2013       |
| 227.27 | 04/30/2013       | 227.27 | 10/31/2013       |
| 227.27 | 05/31/2013       | 227.30 | 11/30/2013       |

Whenever \$600.00 or more in principle of a debt is forgiven as a result of settling a debt for less than the balance owing, the creditor may be required to report the amount of the debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you by the creditor. If you are uncertain of the legal or tax consequences, we encourage you to consult your legal or tax advisor.

Please make your check payable to Cilicorp Credit Services. Please mail your check to FMA Alliance, Ltd., PO Box 65, Houston, TX 77001.

If you have any questions please feel free to contact us at 877-250-1649. The call back person is Jared R Peel or one of his/her team members.

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

New York City Residents: New York City Department of Consumer Affairs License Number 1034196 - Houston, Texas This is an attempt to collect a debt. Any information obtained will be used for that purpose. Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution.

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