



5620 Southwyck Blvd. Suite 206  
Toledo, OH 43614  
(800) 394-7560

January 8, 2013

[Redacted]

11 Broadway  
New York, New York 10004-1303

Via Email: [Redacted]

RE: Citibank N.A.  
Account Number: xxxxxxxxxxxx5205  
Card Type: Citibank MasterCard  
UCB Account Number: [Redacted]  
Current Balance: \$29,208.35

<b>Original Balance</b>	<b>\$29,208.35</b>
<b>Settled for</b>	<b>\$10,500.00</b>
<hr/>	
<b>Saved</b>	<b>\$18,708.35</b>

**64% Savings**

Dear [Redacted]:

United Collection Bureau, Inc. acting on behalf of Citibank N.A., will accept ten thousand five hundred dollars and zero cents 00/100 (\$10,500.00) as a settlement in full for your above referenced account if the terms of payment listed below are met. Further, this agreement is contingent upon clearance of funds.

**Terms:**

- Payment #1 Amount: \$600.00
- Payment #2 Amount: \$600.00
- Payment #3 Amount: \$600.00
- Payment #4 Amount: \$600.00
- Payment #5 Amount: \$600.00
- Payment #6 Amount: \$600.00
- Payment #7 Amount: \$1,150.00
- Payment #8 Amount: \$1,150.00
- Payment #9 Amount: \$1,150.00
- Payment #10 Amount: \$1,150.00
- Payment #11 Amount: \$1,150.00
- Payment #12 Amount: \$1,150.00

- Due Date: 01/25/2013
- Due Date: 02/25/2013
- Due Date: 03/25/2013
- Due Date: 04/25/2013
- Due Date: 05/25/2013
- Due Date: 06/25/2013
- Due Date: 07/25/2013
- Due Date: 08/25/2013
- Due Date: 09/25/2013
- Due Date: 10/25/2013
- Due Date: 11/25/2013
- Due Date: 12/24/2013

Thank you for your cooperation in resolving this matter. If you have any questions, you may contact our office at 800-935-1798.

Sincerely,  
*Alisha Reneau*  
Alisha Reneau  
Administrative Assistant  
1-800-394-7560

**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.

This is an attempt to collect a debt by United Collection Bureau, Inc., a debt collector.  
Any information obtained will be used for that purpose.

Whenever \$600.00 or more in principal 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 the estate representative by the creditor. If the estate representative is uncertain of the legal or tax consequences, we encourage the estate representative to consult a legal or tax advisor.