



**ARS National Services, Inc.**

PO Box 469046  
Escondido, CA 92029-9046  
Phone:(800) 317-4825 FAX: (866) 422-0765  
New York City License #1020790  
[www.PayARS.com](http://www.PayARS.com)

November 19, 2012

<b>Original Balance</b>	<b>\$14,986.44</b>
<b>Settled for</b>	<b>\$5,245.25</b>
<b>Saved</b>	<b>\$9,741.19</b>

Settlement Proposal

██████████  
CREDITOR:  
ACCOUNT#:  
FILE#  
BALANCE:

CITICORP CREDIT SERVICES, INC.  
XXXXXXXXXX7864  
██████████  
\$14986.44

65% Savings

Dear Sir/Madam:

This letter confirms that ARS is duly authorized to accept **\$5245.25** in Full Settlement of the above-referenced account. The settlement amount is due as follows:

PMT DATE	AMOUNT	PMT DATE	AMOUNT
1. 11-30-12	5.00	7. 05-30-13	870.00
2. 12-30-12	5.00	8. 06-30-13	870.00
3. 01-30-13	5.00	9. 07-30-13	870.00
4. 02-28-13	5.00	10. 08-30-13	870.00
5. 03-30-13	5.00	11. 09-30-13	870.25
6. 04-30-13	870.00		

Your payments must reach this office by the due dates or this offer will become null and void. To ensure your funds are received by the due date, ARS accepts "Quick Check" by phone. You may also overnight your payments to: 270 West 2<sup>nd</sup> Ave. Escondido, Ca 92025. If you have any questions, please call (800) 317-4825 ext. 1222 or send e-mail to: [stephanie.gomez@arsnational.com](mailto:stephanie.gomez@arsnational.com)

Sincerely,

Stephanie Gomez  
ARS National Services, Inc.  
(800)317-4825 ext 1222  
(800)707-9541 fax  
[stephanie.gomez@arsnational.com](mailto:stephanie.gomez@arsnational.com)

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**NOTICE OF ELECTRONIC CHECK PROCESSING:** We reserve the right to process checks electronically by transmitting the routing, account, and check number to the bank. By submitting a check, you authorize us to initiate an electronic debit from your account. A returned check may be collected electronically if it is returned for insufficient funds.

Whenever \$600.00 or more 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.