

Original Balance	\$15,308.81
Settled for	\$2,000.00
Saved	\$13,308.81

**CITIFINANCIAL
OFFER FORM - SETTLEMENT AGREEMENT**

87% Savings

ACCOUNT # _____ Offer Good Thru date: 01/21/2013

BORROWER NAME	Co-BORROWER NAME
BORROWER ADDRESS***	Co-BORROWER ADDRESS
CITY, STATE AND ZIP CODE	CITY, STATE AND ZIP CODE
BORROWER HOME TELEPHONE #***	Co-BORROWER HOME TELEPHONE #
BORROWER ALTERNATE PHONE #***	Co-BORROWER ALTERNATE PHONE #
LENDER (Name & Address) <CitiFinancial, Inc.> <Address, City, State Zip code>	LENDER PHONE # <Phone Number>

WHEREAS, Borrower has a loan with Lender as evidenced by a promissory note dated 07/25/08.

WHEREAS, Borrower has requested to modify the balance of said loan;

NOW, therefore, the parties agree to amend the loan as follows:

Present Unpaid Balance.....	\$ <u>15308.81</u>
Less: Balance Reduction (Loss Amount).	\$ <u>13308.81</u>
Amended Unpaid Balance.....	\$ <u>2000.00</u>

Note: Request is subject to approval. This is an offer only and final approval must be obtained before the offer is valid

Check One:

Amended Unpaid Balance shall be paid in a lump sum by 1/21/2013
payment is not made by this date, lender may reinstate the full Present Unpaid Balance.

Amended Unpaid Balance shall be paid monthly as follows:

Monthly Payment Amount \$ _____ Term _____ MTHS
Next Payment Due Date _____

If Applicable, the reduced rate of interest is _____ percent.

Important! Whenever more than \$600 of a debt is forgiven as a result of settling a debt for less than the balance owing, we may be required to report the amount of debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which will be mailed to you.*

It is agreed that all other terms of Borrower's loan continue in full force and effect.

If you purchased insurance coverage, as terms of this settlement agreement all insurance will be cancelled in full, effective the date of acceptance. By signing this agreement you consent to said cancellation and agree to the term of this agreement. Borrower assigns and grants any refund of premium to Lender to be applied to the Balance Reduction/Loss Amount shown above. Signed authorization form must be returned to lender within 30 days of offer. Forms received more than 30 days from offer, may need to be renegotiated.

[Signature]
Borrower Signature

Co-Borrower Signature

1/17/13
Date

Date

CitiFinancial Management (STAMP)
Phone Number: 1 (800) 986-1207
Hours are as follows: Mon-Fri 8:00AM-9:00PM ET / Sat 8:00AM-5:00PM ET / Sun 2:00PM-6:00PM ET

CitiFinancial Management (Signature)
PER-02 Settlement Agreement