

Toll Free: 1-866-761-1780

Asset Acceptance, LLCPO Box 2036
Warren, MI 48090

January 30, 2013

11 BROADWAY SUITE 1300
NEW YORK NY 10004

RE: CITIBANK
Original Account #: [REDACTED]
Creditor to Whom the Debt is Owed: Asset Acceptance, LLC
Asset Acceptance, LLC Acct #: [REDACTED]
Current Balance: \$22,411.33

Original Balance	\$22,411.33
Settled for	\$7,844.00

Saved \$14,567.33**65% Savings**

Dear [REDACTED]:

Per our phone conversation on January 30, 2013, we came upon a settlement agreement of \$7,844.00 to settle the above mentioned account. Payment of \$300.00 must be received by January 31, 2013; followed by 5 consecutive monthly payments of \$300.00 due the last day of each month beginning February 28, 2013 and 7 consecutive monthly payments of \$751.00 due the last day of each month beginning July 31, 2013. A final payment of \$787.00 is due February 28, 2014 and upon clearance of the agreed funds; and your written or verbal request, Asset Acceptance, LLC will send you a paid account letter. If the said funds are not received as stated above, this offer will be null and void.

If you have any further questions, please call me at Ext. 7297.

The Current Balance may vary due to payments and/or the accrual of interest.

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

Sincerely,



Dana Edwards
Toll Free 1-866-761-1780 Ext. 7297
Debt Collector

Important Disclosure

Federal law prohibits certain methods of debt collection, and requires that we treat you fairly. You can stop us from contacting you by writing a letter to us that tells us to stop the contact or that you refuse to pay the debt. Sending such a letter does not make the debt go away if you owe it. Once we receive your letter, we may not contact you again, except to let you know that there won't be any more contact or that we intend to take a specific action.

If you have a complaint about the way we are collecting this debt, please write to us at PO Box 1658, Warren, MI 48090-1658, email us at consumercomplaints@assetacceptance.com, or call us toll-free at (877) 208-5809 between 9:00 am and 5:00 pm Eastern Standard Time, Monday - Friday.

The Federal Trade Commission enforces the Fair Debt Collections Practices Act (FDCPA). If you have a complaint about the way we are collecting your debt, please contact the FTC online at www.ftc.gov; by phone at 1-877-FTC-HELP; or by mail at 600 Pennsylvania Ave., N.W., Washington, D.C. 20580.