



April 9, 2008

[Redacted]

Client: IDT Carmel.
RE: Citibank
Account Number: [Redacted]
PFR Number: [Redacted]
Total Amount Due: \$13,311.68

Settlement Approved

Dear Mr. [Redacted]

Please review the current standing on your account.

At this time my client is willing to accept \$5,200.00 as a settlement. In order to take advantage of this offer, your payment of \$4,200.00 must be received by 4/11/2008, your payment of \$700.00 must be received by 5/15/2008, and your final payment of \$300.00 must be received by 6/15/2008.

Upon clearance of said funds, your account will be closed "Settled in Full."

If you require additional assistance, please contact Tim Morton at 1-866-259-0505.

Upon clearance of the funds, this account will be closed with no further obligation. If you default or fail to accept this offer, we reserve the right to pursue further collection activity at our discretion.

Sincerely,

Tim Morton
Collections Manager
People First Recoveries

IMPORTANT NOTICE

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