



United Collection Bureau, Inc.

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

April 28, 2008

[Redacted]

Re: Account No. [Redacted]
UCB No: [Redacted]
Balance Due: \$14,615.07

Dear Mr. [Redacted]

United Collection Bureau, Inc., acting on behalf of Citibank, accepts \$5,846.03 as a settlement in full on the above referenced account.

Our office must receive the above-mentioned funds no later than April 30, 2008. The payment must be received on or before the due date mentioned, or this offer becomes null and void.

This agreement is contingent upon clearance of funds. If you have any questions, you may contact our office at 800-394-7560. Thank you for your cooperation in resolving this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Tony Trent".

Tony Trent
United Collection Bureau, Inc.
954-538-7500

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

The Internal Revenue Service requires that they be notified with information about amounts of \$600 or more that are discharged as a result of cancellation of a debt. If the amount discharged when the final payment of your settlement is received is \$600 or greater, the IRS will be properly notified. You will receive a copy of the form 1099C that will be filed with the IRS.