CITI CARDS
P.O.BOX 45129
JACKSONVILLE, FL 32232

March 21st, 2008

[redacted]

Sears Gold MasterCard
ACCOUNT NUMBER:
[redacted]

BALANCE: $11,255.06

Dear [redacted]

Your Sears Gold MasterCard® account is seriously delinquent. Due to the status of your account, we are willing to settle your account for 30% of the current balance, which is $11,255.06. The settlement amount is $3,376.52. We must have this settlement amount paid in full no later than April 9, 2008 or this offer will not be valid.

The benefits to you are:

1. Your account will have a zero balance and will be reported as such to the credit reporting agencies.
2. You will have saved $7,878.54.
3. All further collection activity will cease including the possibility of referral to a collection agency or attorney for non-payment.

To set up a *payment by phone* call us at 1-800-733-1116 or send your payment via overnight mail or Western Union to:

Overnight Mail
Citi Cards
Attn: Urgent Payments
1500 Boltonfield Street
Columbus, OH 43228

Western Union
Citi Cards
Quick Collect
Sheldon, South Dakota

Please be aware that if the agreement is broken, the arrangement will be canceled and the total balance may be required. If you have any questions, please call us.

Sincerely,

T. WINGFIELD
VICE PRESIDENT CITICORP CREDIT SERVICES, INC. (USA)
FEDERAL REGULATIONS REQUIRE THE STATEMENT PRINTED ON THE REVERSE SIDE

Toll Free Telephone Number: 1-800-733-1116
TDD Number: 1-800-926-5818 (Hearing Impaired Only)

Any representative can assist you.
Office Hours (Central Time):

Monday - Friday 8:00 a.m. to 8:00 p.m.
Saturday - Sunday 8:00 a.m. to 4:00 p.m.

Send Correspondence to:
Card Service Center
P. O. Box 6275,
Sioux Falls, SD 57117

NOTE: Whenever more than $600 of a debt is forgiven as a result of settling a debt for less than the balance owing, we are 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.

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