



RECSIFS

March 23, 2009

[Redacted]

The Home Depot
Account Number ending in:
8709

Balance \$1,770.13 (45% settlement)

Dear [Redacted]

This letter confirms the terms of the settlement offer we discussed regarding the The Home Depot account. If you make one payment of \$796.56 on or before 04/23/09, the account will be settled in full. Previous delinquent history, if any, will remain on record with us.

If you fail to make this payment on or before 04/23/09, the entire remaining unpaid balance before this offer was made, less any payments, will continue to be due and owing.

If you have any questions regarding this settlement offer, please call us at the toll-free number shown below.

The Home Depot
PO Box 6028
The Lakes, NV 88901

Sincerely,

Internal Recovery
Citicorp Credit Services Inc. (USA)

Your The Home Depot account is issued by Citibank (South Dakota), N.A., and is serviced by Citicorp Credit Services, Inc. (USA), an affiliate.

Please See Reverse Side for Important Information

Toll Free 1-866-523-0118
Office Hours: Central Standard Time
Monday - Thursday 8am - 6pm
Friday 8am - 5pm
Toll-free TDD number for the hearing impaired: 1-800-926-5818.

NOTE: The Internal Revenue Service requires us to provide them with information about amounts of \$600 or more that are discharged as a result of a cancellation of debt. If the amount we will discharge when the final payment of your settlement is received is \$600 or more, we will be required to notify the IRS of the amount. You will receive a copy of the Form 1099c that will be filed with the IRS.