



Northland Group Inc.

Payment Address: P.O. Box 390905  
Minneapolis, MN 55439

888-287-5711  
NGI@northlandgroup.com  
Hours of Operation: M-Th 7-9, F 7-7, Sat 8-2  
www.payments2northland.com

October 22, 2013

PENNY [REDACTED]  
[REDACTED]

RE: [REDACTED]  
Original Account No: \*\*\*\*\* [REDACTED]  
Current Balance: \$33823.38 Settlement: \$9200.00  
Creditor: CITIBANK, N.A.  
Regarding: CITI MASTERCARD

Dear PENNY [REDACTED]

This letter confirms our settlement agreement on the above referenced account. The completion of the scheduled payments below will constitute payment of the settlement.

\$767.00 is due in our office by 10/31/13	\$767.00 is due in our office by 11/30/13
\$767.00 is due in our office by 12/31/13	\$767.00 is due in our office by 01/31/14
\$767.00 is due in our office by 02/28/14	\$767.00 is due in our office by 03/31/14
\$767.00 is due in our office by 04/30/14	\$767.00 is due in our office by 05/31/14
\$767.00 is due in our office by 06/30/14	\$767.00 is due in our office by 07/31/14
\$767.00 is due in our office by 08/31/14	\$763.00 is due in our office by 09/30/14

Each payment must be received by the due date listed above and within 30 days of last payment. If you skip a payment, or are late on a payment, we reserve the right to treat your breach of this agreement as a cancellation of the settlement arrangement. We are not obligated to renew this offer. Upon full completion of the payment schedule, we will issue you a settlement letter stating the account is satisfied, and has been closed in our office.

Whenever \$600.00 or more in principle of a debt is forgiven as a result of settling a debt for less than the balance owing, the creditor may be required to report the amount of the debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you by the creditor. If you are uncertain of the legal or tax consequences, we encourage you to consult your legal or tax advisor."

Make check payable to Citi.

Please contact your representative below with any questions.

Sincerely, [REDACTED]

[REDACTED]  
Collection Associate  
866-664-5020 [REDACTED]

This is an attempt to collect a debt and any information obtained will be used for that purpose.  
This communication is sent to you by Northland Group, Inc., a debt collector and a member of ACA International.  
**NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.**