

# AllianceOne

Receivables Management Inc.

4850 Street Road, Suite 300  
Trevose, PA 19053

Please send all correspondence to the above address

August 16, 2013

Michael [REDACTED]  
[REDACTED]

CLIENT: Citibank N.A.  
REFERENCE #: [REDACTED]  
ACCOUNT #: XXXX-XXXX-XXXX [REDACTED]  
BALANCE: \$145,984.98

Dear Michael:

Pursuant to our conversation, we will accept a settlement in full in the amount of \$29,197.00 on the above listed account. We have agreed to the following condition for this settlement to be considered valid:

Amount \$29,197.00 authorized via post-dated check by phone or bank wire to be received no later than 8/30/13.

Bank Wire information:

[REDACTED]

Upon receipt and clearance of all funds, we will notify our client that you have satisfied your account.

If you have any questions or require additional information, please contact me at 866-808-5196. Your prompt attention in this matter is appreciated.

Sincerely,

[REDACTED]

Operations Manager  
AllianceOne Receivables Management Inc.

As of the date of this letter, you owe \$145,984.98. Your account balance may be periodically increased due to the addition of accrued interest or other charges if so provided in your agreement with the original creditor.

Whenever \$600.00 or more in principal 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.

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