

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

General Business Hours M-F 8 a.m. - 5 p.m. CT Phone: 1(888)-287-5711

JAN 25 2018

RE: Northland Reference Number:

Creditor: CITIBANK, N.A. Regarding: CITI AADVANTAGE WORLD MASTERCARD

Account Balance:\$2924.49 Settlement: \$1030.00

Dear

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

\$344.00 due on 01/26/18 \$343.00 due on 02/26/18 \$343.00 due on 03/08/18 Each payment must be received by the due date listed above. 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 and we are not obligated to renew the settlement arrangement. 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. Make check payable to Citi.

Please contact your representative below with any questions.

Sincerely,



his settlement may have tax consequences. Please consult your tax advisor.