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Personal and Confidential

04-19-10

AMERICAN DEBT SETTLEMENT

5499 N FEDERAL HWY

SUITE C

BOCA RATON FL 33487

Client: LVNV FUNDING LLC

Original Creditor: CITIBANK

Account Number: [REDACTED]

Balance: \$15041.50 as of 04-19-10

Dear [REDACTED]

This letter will confirm that our client has agreed to accept \$ 4462.00 as settlement in full of the above referenced account. Payment of the full settlement amount is due on or before the date last stated in the payment schedule below. This settlement is conditioned upon timely receipt of all of the following scheduled payments.

(01) \$1600.00 due on or before 04-20-10	(02) \$318.00 due on or before 05-20-10
(03) \$318.00 due on or before 06-20-10	(04) \$318.00 due on or before 07-20-10
(05) \$318.00 due on or before 08-20-10	(06) \$318.00 due on or before 09-20-10
(07) \$318.00 due on or before 10-20-10	(08) \$318.00 due on or before 11-20-10
(09) \$318.00 due on or before 12-20-10	(10) \$318.00 due on or before 01-20-11

Upon timely receipt of each payment and after assurance that the final settlement payment has cleared the bank, this office shall advise our client that the account is settled in full.

If payment of any of the scheduled installments is not made on or before the due date(s) stated above, or if a payment draft is returned dishonored, acceptance of your settlement offer is withdrawn.

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account.

Sincerely,



Brian Boyle  
Assistant General Manager

Signature / Printed Name

BC

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

Important notices appear on the back of this letter. Please read them as they may affect your rights.