



GC Services

VIA FACSIMILE

Mr. [Redacted]
[Redacted]
[Redacted]

DATE:	February 8, 2010
YOU OWE:	Resurgent/Citibank
BALANCE DUE:	\$2,719.05
ACCOUNT #:	[Redacted]
CA #:	[Redacted]
FILE #:	[Redacted]

Dear Mr. [Redacted]

In reference to the above mentioned account, it will be considered settled for \$1,200.00, if received in my office on or before as follows:

\$900.00 by February 19, 2010
\$300.00 by March 31, 2010

This settlement will release you from any and all liability on this account.

Please make cashier's check or money order payable to Resurgent/Citibank and send overnight to:

GC Services
10040 N. 25th Ave., #200
Phoenix, AZ 85021.

Sincerely,

G. Hedlund
Collection Manager
GC Services

If you have concerns regarding the handling of your account by GC Services, please contact Steve McLean, General Manager at 1-800-846-6406.

IMPORTANT: This offer only pertains to the above mentioned account of the above named client for the above listed balance and becomes void if the settlement amount is not received on or before as arranged.

GC Services Limited Partnership GCFM 1251 (10/97)
10040 North 25th Avenue, Suite 800 • Phoenix, AZ 85021 • 602/995-5710 • Fax 602/347-5750

NOTICE: SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION



Contact information: Tel 800-265-8825
Fax 800-476-2275
Hours of Operation: M-th 6am-7:30pm;
Fri 6am-4pm;
Sat 6am-11am MST

Current Owner: Midland Funding I.I.C
Original Creditor: CITIBANK

P.O. BOX 939019
SAN DIEGO, CA 92193-9019

Original Account No: [REDACTED]

MCM Account No.: [REDACTED]
Current Balance: \$4,926.22
Payment Due Date: 02/26/2010

02/15/2010

[REDACTED]

This letter is to confirm the settlement agreement regarding your existing account. The payment terms we have agreed to are listed below:

Total Settlement Amount: \$2,216.80
Due Date: 02/26/2010

After receiving your final payment, we will consider the account paid in full and the three major credit reporting agencies will be updated accordingly.*

If you have any questions, please feel free to contact me at 800-265-8825 Ext. 23213.

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information stated here is for your information only.

Sincerely,

DEBRA KIMBRELI, [REDACTED]
[REDACTED] Ext. 0000
Midland Credit Management, Inc.

*Your credit report will not be updated if the federal reporting period has expired.

Please tear off and return lower portion with payment in envelope provided

Settlement Certificate

MCM Account Number: [REDACTED]
Current Balance: \$4,926.22
Amount Due: \$2,216.80

- Payment Options:
1. Make Check Payable to: Midland Credit Management, Inc.
 2. Money Gram: Receive Code #3643
 3. Western Union City Code: MCM, State Code: CA
 4. Pay by Phone <TDPHON>

Make Check Payable to: Midland Credit Management, Inc.
Payment Due Date: 02/26/2010

Midland Credit Management, Inc.
PO Box 60578
Los Angeles, CA 90060-0578

Received Time Feb. 15. 10:47AM



Citi® Cards
P.O. Box 653095
Dallas, TX 75265-0370

Citi will help you pay off your account by reducing your outstanding balance. To take advantage of this offer, please call 1-877-503-7117 immediately.

Outstanding Balance for account ending in **\$3,814.46**

Your account has been pre-selected for a settlement offer which will save you: **\$2,858.59**

If you accept this offer, your settlement amount will be: **\$952.87**

Date you called Citi: _____ Settlement Deadline: 02/18/2010



January 22, 2010

We're making a great offer.
The next move is yours.

Dear _____

I noticed you have fallen far behind in your payments. I hope this settlement offer comes as a welcome relief and will help make things easier for you. We are prepared to settle your outstanding Citi® Card balance for a substantially lower amount. If you wish, you may even pay in installments. We also have many other options we would be happy to discuss with you.

VERY IMPORTANT: Please call 1-877-503-7117 to take advantage of this settlement offer or to find out about other ways we can help you. If we do not hear from you, your account will eventually be written off as a bad debt and may be sent to a collection agency or attorney. If that happens, this offer will no longer be available and you will once again be responsible for the full amount.

This really is a good way out of an unfortunate situation. I hope you will call me today so we can work on this together and put it behind us.

Here's what we can do for you when you call.

- Once we agree to a settlement and receive your first installment payment, interest charges on your account will be stopped pending receipt of all required payments when due.
- When you settle with Citi and make installment payments as agreed, we can put a stop to collections calls and letters about your account.
- After you finish paying the reduced amount we agree on, your account will have a zero balance and will be reported as such to the credit reporting agencies.

We've been able to help other Citi cardmembers and we would like to help you, too. When you call, we can talk about the different options we have to help you as simply and painlessly as possible. But there's not time to waste and taking care of this will never be any easier than it is right now.

Please call us today at _____ so we can work something out. Because you have several Citi accounts, we've set up this special phone number to help you with all your accounts -- one easy phone call is all it takes. We understand you only want to do this once! A Customer Specialist can look up your accounts and find a solution that could actually save you money, so call 1-877-503-7117 now. And thank you for being a loyal Citi customer.

Sincerely,

G. Stevens
Vice President
Citicorp Credit Services, Inc. (USA)

682-2134-0409F

- Get out from under your credit card debt
- Pay a reduced amount
- Stop interest charges
- Stop collection calls
- Please call now toll-free: 1-877-503-7117

LAW OFFICES
MARGOLIS, PRITZKER, EPSTEIN & BLATT, P.A.

SUITE 222
110 WEST ROAD
TOWSON, MARYLAND 21284
410-823-2480
FACSIMILE: 410-823-2483

STUART R. BLATT

WASHINGTON, D.C.

February 16, 2010

~~██████████~~
~~666 Executive Plaza~~
~~Blacksburg, VA 24042-0011~~

Re: Citibank (South Dakota), N.A. vs. ~~██████████~~
Account No.: ~~██████████~~
Our File No.: ~~██████████~~
Balance Due: \$11,244.65
Account: Citi Master Card

Dear ~~██████████~~

With reference to your conversation with our office, please be advised that we are willing to accept \$6,000.00, six thousand dollars on behalf of our client, to be paid by February 19, 2010, as full and final settlement of the above-captioned case.

Your check or money order in the amount of \$6,000.00 should be made payable to Citibank, NA and include our file number of C26627 on the memo line of your check or money order and be mailed to the address listed above.

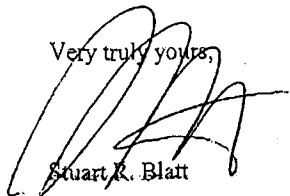
This settlement offer will remain in effect until February 19, 2010, at which time this offer will become null and void and the entire amount will remain due and owing.

Upon receipt of \$6,000.00, we will file the appropriate paperwork with the court if applicable, and we will close our file on this matter and mark it settled in full.

We are professional debt collectors. This is an attempt to collect a debt, and any information obtained will be used for that purpose.

Thank you for your attention and cooperation.

Very truly yours,



Stuart R. Blatt

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ASSOCIATED RECOVERY SYSTEMS

A DIVISION OF ARS NATIONAL SERVICES, INC.

P.O. Box 469046
Escondido, CA 92046-9046
FAX: (866) 422-0765
www.PayARS.com

February 3, 2010

Paul Reed

RE:	Payment Proposal
CREDITOR:	Citicorp Credit Services
ACCOUNT#:	[REDACTED]
FILE#:	[REDACTED]
CURRENT BALANCE:	\$8,188.92

Dear Paul Reed:

This letter confirms that ASSOCIATED RECOVERY SYSTEMS is duly authorized to accept \$2850.00 to pay off your account. The payments are due as follows:

Payment 1:	\$2300.00 due 2/10/10
Payments 2-3:	\$183.33 each due 3/10/10 & 4/10/10
Payment 4:	\$183.34 due 5/10/10

This will also confirm that no action has been taken against you or your credit rating by this agency. After settlement of your account, Citibank will update your credit file with Trans Union, Experian, and Equifax to reflect a settled in full account status and zero balance.

Your payments must reach this office by the due dates or this offer will become null and void. To ensure your funds are received by the due date, Associated Recovery Systems accepts "Quick Check" by phone and Western Union "Quick Collect" (Code City: Ambridge, California).

Your returned check may be collected electronically if the check is returned for insufficient or uncollected funds. If you bank fails to honor your check, this offer will become null and void.

Sincerely,

ASSOCIATED RECOVERY SYSTEMS
(A division of ARS National Services, Inc.)Jackie Bailey
Sr. Account Representative
(866) [REDACTED]

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR.
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.**

Received Time Feb. 3. 7:03PM