

JUNE 29, 2011

Remit Payment To:
Citibank
P.O. Box 6

[REDACTED]
[REDACTED]
CREDITOR: CITIBANK NA
CITI MORTGAGE

REF NO: [REDACTED]
ACCOUNT #: [REDACTED]
BALANCE: 54826.05

DEAR [REDACTED]

THIS LETTER IS TO CONFIRM THAT WE ARE HEREBY AUTHORIZING THE SETTLEMENT OF THE ABOVE REFERENCED ACCOUNT FOR THE AMOUNT OF \$ 3426.00, IF PAID BY 07/23/2011. UPON RECEIPT OF THIS AMOUNT, YOUR ACCOUNT WILL BE SETTLED IN FULL. UPON CLEARANCE OF FUNDS A RELEASE OF LIEN WILL BE ISSUED AND THERE WILL BE NO DEFICIENCY BALANCE OR LIABILITY.

THE ABOVE NAMED CREDITOR MAY BE REQUIRED BY LAW TO REPORT SETTLEMENT(S) TO ONE OR MORE TAXING AUTHORITIES. THIS CREDITOR AND LTD FINANCIAL SERVICES MAKES NO REPRESENTATION ABOUT TAX CONSEQUENCES THIS MAY HAVE OR ANY REPORTING REQUIREMENTS THAT MAY BE IMPOSED ON THE CREDITOR. CUSTOMERS SHOULD CONSULT INDEPENDENT TAX COUNSEL OF THEIR OWN CHOOSING IF THEY DESIRE ADVICE ABOUT ANY TAX CONSEQUENCES WHICH MAY RESULT FROM THIS SETTLEMENT.

THIS LETTER AND YOUR CANCELED CHECK OR OTHER RECEIPT WILL SERVE AS YOUR PROOF OF PAYMENT. IF YOU HAVE ANY QUESTIONS PLEASE FEEL FREE TO CALL ME AT 1-800-741-2100.

SINCERELY,

[REDACTED]
V.P. OPERATIONS

If you would like to pay online,
visit <https://payments.ltdfin.com>.

*See the reverse side of this notice for
important information about your rights.*

This is an attempt to collect a debt and any information obtained will be used for that purpose. LTD is a collection agency.

Federal law prohibits certain methods of debt collection, and requires that we treat you fairly. You can stop us from contacting you by writing a letter to us that tells us to stop the contact. Sending such a letter does not make the debt go away if you owe it. Once we receive your letter, we may not contact you again, except to let you know that there won't be any more contact or that we intend to take a specific action.

If you have a complaint about the way we are collecting this debt, please write to our CONTACT CENTER, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074, email us at customercare@ltdfin.com, or call us toll-free at 1-866-310-9845 between 9:00 A.M. Central Time and 5:00 P.M. Central Time Monday - Friday.

The Federal Trade Commission enforces the Fair Debt Collection Practices Act (FDCPA). If you have a complaint about the way we are collecting your debt, please contact the FTC online at www.ftc.gov; by phone at 1-877-FTC-HELP; or by mail at 600 Pennsylvania Ave. NW, Washington, DC 20580

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