



United Collection Bureau, Inc.

5620 Southwyck Blvd.
Suite 206
Toledo, OH 43614

October 12, 2009

VIA [Facsimile]

Re: Citibank Account No.:
UCB Account No.:
Balance Due: \$10,708.00

Dear Sir or Madam:

United Collection Bureau, Inc., acting on behalf of Citibank (South Dakota) NA will accept three thousand eight hundred one dollars (\$3,801.00) as settlement in full on the above referenced account.

Our office must receive the above-mentioned funds as follows:

- \$2,700.00 by October 13, 2009
- \$367.00 by November 16, 2009
- \$367.00 by December 16, 2009
- \$367.00 by January 16, 2010

Payment(s) must be received on or before the due dates mentioned, or this offer becomes null and void.

This agreement is contingent upon clearance of funds. If you have any questions, you may contact our office at _____ or _____ you for your cooperation in resolving this matter.

Thank

Sincerely,

United Collection Bureau, Inc.