



LTD Financial Services, L.P.
7322 Southwest Freeway
Suite 1600
Houston, Texas 77074
Phone: (713) 773-3100
Fax: (713) 414-2126

APRIL 26, 2010

MARCUS HINDS

[REDACTED]
CONCORD, CA 94520-3607

REF NO: [REDACTED]
CREDITOR: CITIBANK USA, N.A.
CMRT SECURED
ACCOUNT #: [REDACTED]
BALANCE: 125809.75

DEAR MR. HINDS,

THIS LETTER IS TO CONFIRM THAT WE ARE HEREBY AUTHORIZING THE SETTLEMENT OF THE ABOVE REFERENCED ACCOUNT FOR THE AMOUNT OF \$ 3000.00, IF PAID BY 05/20/2010. UPON RECEIPT OF THIS AMOUNT, YOUR ACCOUNT WILL BE SETTLED IN FULL.

IF THE DISCHARGED AMOUNT OF YOUR SETTLEMENT IS \$600.00 OR MORE AFTER THE FINAL PAYMENT OF YOUR SETTLEMENT IS RECEIVED, THE ABOVE NAMED CREDITOR WILL BE REQUIRED TO NOTIFY THE IRS OF THAT AMOUNT. YOU WILL RECEIVE A COPY OF THE 1099C FORM THAT WILL BE FILED WITH THE IRS. YOU SHOULD CONSULT INDEPENDENT TAX COUNSEL OF YOUR OWN CHOOSING IF YOU DESIRE ADVICE ABOUT ANY TAX CONSEQUENCES THAT 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,

A handwritten signature in black ink that reads "John D. Cunningham". The signature is written in a cursive style with a long, sweeping underline.

JOHN D. CUNNINGHAM
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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