

Associated Recovery Systems, Inc.

960 S. ANDREASEN DR., STE B
ESCONDIDO, CA 92029

December 24, 2009

Current Balance
\$ 12,734.16

[REDACTED]

RE: Settlement Proposal
CREDITOR: CITIBANK
ACCOUNT#: [REDACTED]
FILE# 18743804-090
CURRENT BALANCE: \$12,734.16

Settlement
\$1,273.42

[REDACTED]

This letter confirms that ARS National Services, Inc. is duly authorized to accept \$1,273.42 as settlement-in-full of the above-referenced account. Payment is due by December 30, 2009.

Your payments must reach this office by the due dates or this offer will become null and void.

Your returned check may be collected electronically if the check is returned for insufficient or uncollected funds. If your bank fails to honor your check, this offer will become null and void. If you have any questions please call (800) 317-4825 ext. 1306 or send e-mail to: [REDACTED]@snational.com

Mailing Address:
ARS National Services
960 S Andreasen Dr., Ste B
Escondido, CA 92029

Sincerely,

[REDACTED]

Bulk Settlement Coordinator
ASSOCIATED RECOVERY SYSTEMS
(A division of ARS National Services, Inc.)

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