



United Collection Bureau, Inc.

5620 Southwyrck Blvd.
Suite 206
Toledo, OH 43614

800-934-1221



April 12, 2009

Re: Citibank

UCB# [REDACTED]

Balance: \$18,743.28

United Collection Bureau, Inc. acting on behalf of Citibank will accept \$7,500.00 as settlement in full for the above referenced account.

The settlement funds must be received by this office no later than Friday April 17, 2009.

Payment must be received on or before the due date 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 800-934-1221. Thank you for your cooperation in resolving this matter.

Sincerely,



David J. Karnes
United Collection Bureau Inc.
1-800-934-1221

*****This is an attempt to collect a debt by UCB, Inc. a debt collector. Any information obtained will be used for that purpose.*****

The Internal Revenue Service requires that they be notified, with information about amounts of \$600 or more that are discharged as a result of cancellation of a debt. If the amount discharged when the final payment of your settlement is received is \$600 or greater, the IRS will be properly notified. You will receive a copy of the form 1099C that will be filed with the IRS.