



CITI CARDS
4600 HOUSTON ROAD
FLORENCE, KY 41042

April 11, 2008

78895 0000600 001

[REDACTED]

VISA
ACCOUNT NUMBER
4278 [REDACTED]

BALANCE: \$9,180.27

[REDACTED]

This letter confirms your agreement to the terms of the settlement arrangement we discussed regarding your Credit Card account. You have agreed to pay the following payment amounts on or before the following payment dates:

Payment Date	Payment Amount	Payment Date	Payment Amount	Payment Date	Payment Amount
04/07/2008	\$197.00	05/09/2008	\$3,085.04		

If all of these payments are made as agreed, your account will be settled in full. Previous delinquent history, if any, will remain on record with us.

While this arrangement is in effect, no interest, late fees or over the credit line fees will be applied to your account. All other terms of your account agreement will remain in effect. Please pay the agreed upon amount even if a different amount is printed on your monthly billing statement. If your agreed upon payment is missed or your account charges off due to delinquency, the arrangement will be terminated.

If your account was open prior to the start of this settlement arrangement, it will be closed and will remain closed at the end of the arrangement. You must cancel all recurring charges and you have requested the cancellation of any credit insurance or debt protection product which may be in effect on this account.

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682-2056-1007F