



Midland Credit Management, Inc.

Phone: [redacted]
Hours of Operation: M - Th: 6:00am - 7:00pm PST, Fri: 6:00am - 4:30pm PST, Sat: 6:00am - 2:00pm PST, Sun: 5:00am - 1:30pm PST

[redacted address lines]



01-27-2017

Dear [redacted]

Account Information: Original Creditor: Citibank, N.A., Original Account Number: [redacted], MCM Account Number: [redacted], Current Balance: \$1,470.43, Current Owner: Midland Funding LLC, Payment Due Date: [redacted]

Congratulations on taking the first step to resolve this debt. This letter confirms the settlement arrangements on the above reference account, with an existing balance of \$1,470.43.

The settlement terms we have agreed to are as follows:

- Agreed-Upon Payment Amount: \$662.00
Initial Payment Amount: \$110.35
Initial Payment Due Date: 01-31-2017
Monthly Payment Amount: \$110.33
Due Date: Last day of each month

This settlement arrangement is made in good faith and is contingent upon payment of the total settlement amount. If the payment instrument is returned "not paid" for any reason, this letter will be null and void.

Should you have any questions regarding your payment arrangement or for further information, please don't hesitate to call me at [redacted]

Sincerely,

[redacted signature]

*If you pay your full balance, we will report your account as Paid in Full. If you pay less than your full balance, we will report your account as Paid in Full for less than the full balance.

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION
Please tear off and return lower portion with payment.

Payment Certificate

- Payment Options: 1. Make Check Payable to: Midland Credit Management, Inc., 2. Money Gram: Receive Code [redacted], 3. Western Union City Co [redacted], 4. Pay by Phone [redacted]

MCM Account Number: [redacted]
Current Balance: \$1,470.43
Amount Due: \$662.00

Midland Credit Management, Inc.
mcm [redacted]

Payment Due Date: 01-31-2017