

JAN 24 2017



[REDACTED]
[REDACTED]
[REDACTED]

Northland Reference Number: [REDACTED]
Original Account: [REDACTED]
Creditor: CITIBANK, N.A.
Regarding: CBNA Consumer Installment Loans
Account Balance: \$15025.70 Settlement: \$5258.99

RE: [REDACTED]

Dear [REDACTED]

Our office has received notification of your representation of [REDACTED]. Accordingly, all communications regarding this account will be directed to your attention unless we determine that you no longer represent [REDACTED].

This letter confirms the settlement amount on the above referenced account. The completion of the scheduled payment or payments below will constitute payment of the settlement.

1 payment of \$175.29 due in our office by 01/31/2017
29 payments of \$175.30 due in our office by the last day of each month starting 02/28/2017
The payment or payments must be received by the due date(s) listed above. If your client skips a payment or is late on a payment, we reserve the right to treat their breach of this agreement as a cancellation of the settlement arrangement and we are not obligated to renew the settlement agreement. Upon full completion of the payment schedule, we will issue your client a settlement letter stating the account is satisfied and has been closed in our office. Make check payable to Citi.
Please contact the representative below with any questions.

Sincerely,
[REDACTED]

Citibank, N.A. may report a discharge of indebtedness if required by applicable tax law. This reporting may have tax consequences to you. Please contact your tax advisor if you have any questions.