

**MONARCH RECOVERY MANAGEMENT, INC.**

(12PART)

Hours: Mon thru Thurs 8AM-11PM Fri 8AM-5PM

**Use this Coupon to Return Payment**  
**Make Check Payable to: Citibank**

13 FEB 2017  
Account#: [REDACTED]  
Monarch File# [REDACTED]  
Total Bal as of 13 FEB 2017: 10802.91



[REDACTED]  
[REDACTED]  
[REDACTED]

-----Detach and return top portion to expedite your account-----

As per our telephone conversation, CITIBANK, N.A.

has agreed to settle the below referenced account for **\*\*\$4322.00\*\*** in 12 payments, as follows:

\$50.00 due 2/27/17	\$412.20 due 8/27/17
\$50.00 due 3/27/17	\$412.20 due 9/27/17
\$412.20 due 4/27/17	\$412.20 due 10/27/17
\$412.20 due 5/27/17	\$412.20 due 11/27/17
\$412.20 due 6/27/17	\$412.20 due 12/27/17
\$412.20 due 7/27/17	\$512.20 due 1/27/18

Your payments must be received in our office no later than the due dates, and must be cleared by your financial institution, or the agreement to settle will be void. Upon receipt and clearance of these funds, your account will be marked in our system as settled; you will be relieved of any further responsibility pertaining to this account.

This is an attempt by a debt collector to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector.

If you have a complaint about the way we are collecting this debt, please write to our Compliance Center at [REDACTED] or call us toll-free at [REDACTED], between 9:00 A.M. Eastern Time and 5:00 P.M. Eastern Time Monday - Friday.

Yours truly

[REDACTED]

**NOTICE: SEE NEXT PAGE FOR IMPORTANT INFORMATION.**

CONTACT INFORMATION

Monarch Recovery Management, Inc.

[REDACTED]  
[REDACTED]

Phone: [REDACTED]  
Hours: M-TH 8am-11pm, F 8am-5pm

ACCOUNT INFORMATION

Date of Letter: 13 FEB 2017

Creditor: CITIBANK, N.A.

Add'l Info: SEARS GOLD MASTERCARD

Account#: [REDACTED]

Add'l Info: [REDACTED]

Monarch File#: [REDACTED]

Total Bal as of 13 FEB 2017: \$ 10802.91

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