



United Collection Bureau, Inc.

5820 Southwyck Blvd.  
Suite 206  
Toledo, OH 43614

October 9, 2009

65% Savings!

Re: Citibank Account No.:  
UCB Account No.:  
Balance Due: \$ 18,595.29

United Collection Bureau, Inc., acting on behalf of Citibank (South Dakota) NA will accept five thousand eight hundred and eight dollars and thirty-five cents (\$5808.35) the payment will need to be in our office on or before 10/12/09, which will be consider settled in full on the above referenced account.

Our office must receive the above-mentioned funds on or before each of the following date:

Payments must be received on or before the due dates 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 offices at 1-800-210-0836. Thank you for your cooperation in resolving this matter.

Sincerely,

Collections Supervisor  
United Collection Bureau, Inc.

*\*\*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.