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**Capital Management Services, LP**

January 26, 2010

BENTON PA 17814

Reference #:  
Account #:  
Creditor: CitiFinancial, Inc.  
Balance: \$4653.70

\*\*\*\*\* Settlement Offer \*\*\*\*\*

Dear R

On behalf of our client, CitiFinancial, Inc. Capital Management Services, LP is authorized to accept less than the full balance due as settlement on the above-mentioned account. The settlement is in the total amount of \$2326.80. The first part in the amount of \$193.90 is due by 01/28/09. To be followed by 11 consecutive monthly payments in the amount of \$193.90 due on the 10<sup>th</sup> of each month.

You may remit these settlement payments to Capital Management Services, LP, 726 Exchange St. Suite 700, Buffalo, New York 14210, or you may call \_\_\_\_\_ for other convenient payment options.

Upon clearance of sufficient funds, our records will be updated to reflect paid and satisfied.

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

Important information may be found on the additional page to this letter. We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

Sincerely,  
Capital Management Services, LP

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