

MONARCH RECOVERY MANAGEMENT, INC.

(SIF)

(formerly Academy Collection Service, Inc.)

10965 Decatur Road Philadelphia, PA 19154-3210

Hours: Mon thru Thurs 8AM-9PM Fri 8AM-5PM

19 APR 2010

Use this Coupon to Return Payment
Make Check Payable to: Citicorp Credit Services

Account#
Monarch File#
Total Bal as of 19 APR 2010: 4509.95

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

As per our conversation, our client has agreed to settle the above referenced account for \$1500.00. Upon receipt and clearance of these funds your account will be marked settled, you will be relieved of any further responsibility pertaining to this account, and our client may notify the appropriate credit bureaus that this account has been settled.

This offer remains valid providing the funds reach our office by 4-25-10.

A self-addressed envelope is enclosed for your convenience in mailing the agreed upon settlement amount. Should you have any questions do not hesitate to call.

This is an attempt by a debt collector to collect a debt. Any information obtained will be used for that purpose. If you pay us by check or check by phone, your transaction will be converted to an ACH. Additionally, the check writer authorizes Monarch or its agent to re-present the check electronically if the check is returned for insufficient or uncollected funds.

Federal Law prohibits certain methods of debt collection, and requires that we treat you fairly. You can stop us from contacting you by writing a letter to us that tells us to stop contact. Sending such a letter does not make the debt go away if you owe it. Once we receive your letter, we may not contact you again, except to let you know that there will not be any more contact or that we intend to take a specific action.

The Federal Trade Commission enforces the Fair Debt Collection Practices Act (FDCPA). If you have a complaint about the way we are collecting your debt, please contact the FTC online at www.ftc.gov, by phone at 1-877-FTC-HELP, or by mail at 600 Pennsylvania Ave NW, Washington DC 20580.

YOURS TRULY,
JOHN BRITTON, DEBT COLLECTOR EXT 2510

NOTICE: SEE NEXT PAGE FOR IMPORTANT INFORMATION.

CONTACT INFORMATION

Monarch Recovery Management, Inc.
(formerly Academy Collection Service, Inc.)
10965 Decatur Road
Philadelphia, PA 19154

ACCOUNT INFORMATION

Date of Letter: 19 APR 2010
Creditor: CITIBANK (SOUTH DAKOTA) N.A.
Fwd Creditor: CITI AT&T UNIVERSAL MASTE
Account#:
Creditor #: MASTERCARD PLAT GENERAL
Monarch File#:
Total Bal as of 19 APR 2010: \$ 4509.95