



United Collection Bureau, Inc.

5620 Southwyck Blvd.
Suite 206
Toledo, OH 43614
888-890-8902

February 12, 2009

Re: Citibank#
UCB# 50889470
Balance: \$11,477.50


United Collection Bureau, Inc., acting on behalf of Citibank will accept \$4,820.55 as settlement in Full on the above referenced account.

Our office must receive the above-mentioned funds no later than February 20, 2009

Payment(s) 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 888-456-8655. Thank you for your cooperation in resolving this matter.

Sincerely,


United Collection Bureau Inc.
954-236-8000

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.