



4850 Street Road, Suite 300  
Trevose, PA 19053

Please send all correspondence to the above address

November 13, 2014

Clifford D. MackIn Sr.  
9911 Hibernia Dr.  
Houston, TX 77088-2114

CLIENT: Citibank, N.A.  
REFERENCE #: [REDACTED]  
ACCOUNT #: XXXX-XXXX-XXXX [REDACTED]  
BALANCE: \$6,553.01

Dear Clifford,

Pursuant to our conversation, we will accept a settlement in full in the amount of \$949.31 on the above listed account. We have agreed to the following condition(s) for this settlement to be considered valid:

Due November 18, 2014

Please make all payments payable to Citibank.

Upon receipt and clearance of all funds, we will notify our client that you have satisfied your account.

If you have any questions or require additional information, please contact me at 1-866-881-6005. Your prompt attention in this matter is appreciated.

Sincerely,

Deanna Osment  
Account Representative  
AllianceOne Receivables Management Inc.

Whenever \$600.00 or more in principal of a debt is discharged as a result of settling a debt for less than the balance owing, the creditor may be required to report the amount of the debt discharged to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you by the creditor. If you are uncertain of the legal or tax consequences, we encourage you to consult your legal or tax advisor.

As of the date of this letter, you owe \$6,553.01. Your account balance may be periodically increased due to the addition of accrued interest or other charges if so provided in your agreement with your original creditor.

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

[REDACTED]