



Midland Credit Management, Inc.
 8875 Aero Drive
 Suite 200
 San Diego, CA 92123

-2015-

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 P3T46 Josie Vasquez
 2932 S A St
 Oxnard, CA 93033-5215



Phone.....(800) 265-8825
 Hours of Operation.....M – Th: 6:00am – 7:00pm PST
 Fri: 6:00am – 5:00pm PST
 Sat: 6:00am – 2:00pm PST
 Sun: 5:00am – 1:30pm PST
 Original Creditor.....Citibank, N.A.
 Original Account Number...5049948022249389
 MCM Account Number.....8565691285
 Current Balance.....\$6,140.72

06-26-2015

MCM Account Number: 8565691285

RE: Citibank, N.A. / Sears Premier Card

Dear Josie,



0101920009010
 0100 0000

Congratulations on taking the first step to resolve this debt. This letter confirms the settlement arrangements on the above referenced account, with an existing account balance of \$6,140.72. Your first payment of \$50.00 is due on 07-20-2015.

The agreed-upon terms are as follows:

- Agreed-Upon Payment Amount: \$6,140.72
- Monthly Payment Amount: \$50.00
- Due Date: 20th of each month

This arrangement is made in good faith and is contingent upon payment of the total amount. If the payment instrument is returned "not paid" for any reason, this letter will be null and void. In the event you fail to make all payments on time and as agreed, this agreement will no longer be valid. After receiving your final payment, we will consider the account paid*.

Should you have any questions regarding your payment arrangement or for further information, please don't hesitate to call me at (800) 265-8825, extension 53202.

Sincerely,

PETER GATER, Account Manager
 (800) 265-8825, extension 53202

Additional Information

We will report forgiveness of debt as required by IRS regulations. Reporting is not required every time a debt is canceled or settled, and might not be required in your case.

This account may still be reported on your credit report as unpaid.

*If you pay your full balance, we will report your account as **Paid in Full**. If you pay less than your full balance, we will report your account as **Paid in Full for less than the full balance**.

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

Please tear off and return lower portion with payment in envelope provided