Office Hours:

M-Th 8am-11pm est

Fri. 8am-10pm est

Sat. 8am-4pm est Sun. 9am-1pm est

Richmond, VA 23233

April 10, 2009

726 Exchange Street, Suite 700, Buffalo, NY 14210

171357

Saumas: \$5,865-25 15%\$879.79.

Previous Creditor: Citibank

Current Creditor : Resurgent Capital Services, LP

Account # :

\$9,465.25

Balance : Reference # :

**** *** SETTLEMENT OFFER ******

Fax attention: 4

Dear R

On behalf of our client, Resurgent Capital Services, LP, Capital Management Services, L.P. is willing to accept less than the full balance due as a settlement on the above mentioned account. The settlement offer shall be \$3,600.00 due in our office no later than 04/24/09.

You may remit these settlement payments to Capital Management Services, L.P. 726 Exchange St. Suite 700, Buffalo, New York 14210 or call for other payment options.

Upon clearance of sufficient funds, our records will be updated to reflect that the above account has been 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.

Please see additional page for important information. 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.