

2420 Sweet Home Rd., Suite 150
Amherst, NY 14228
Phone: (716) 418-7200
Fax: (716) 689-7024

14 SEP 2012

[REDACTED]
SAN DIEGO CA 92129-2503

Creditor: Citibank, N.A. Original Creditor: Citibank, N.A.
Account Balance: \$ 55126.68 Account Number: [REDACTED]

Dear: [REDACTED]

We are writing to you regarding your CITI MORTGAGE account.

This letter, will serve as confirmation that American Coradius International LLC , is willing to accept \$11025.33 as full and complete settlement of the above referenced account.

This offer requires that American Coradius International LLC receives your funds in the amount of \$11025.33 on or before 10/15/12.

Upon receipt and clearance of your payment as agreed, we will notify our client to update its records accordingly regarding this settlement. In the event CITIMORTGAGE is a lien holder on the property, they will take all necessary steps to release the lien and satisfy their interest in the property upon receipt and clearance of the agreed amount. Your credit bureau will be updated to read settled in full, zero balance by CITIMORTGAGE.

Make your check or money order payable to:
CITI
PO Box 209
Amherst, NY 14226-0209

Should you fail to meet the above arrangement as agreed American Coradius International LLC reserves the right to cancel this offer and initiate collection of the entire outstanding balance.

Notice: Please see second page for important information.

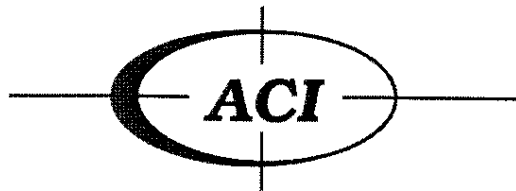
Learn How Seattle Short Sales, Inc.

Can Help You Short Sale Your Property

<http://SeattleShortSales.com>

1-800-603-3525

American Coradius International LLC



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Whenever \$600.00 or more in principal of a debt is forgiven 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 forgiven 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.

Sincerely,

American Coradius International LLC
A Professional Debt Recovery Agency

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. Calls to or from this company may be monitored or recorded for quality assurance purposes.

Office Address: 2420 Sweet Home Rd Ste 150, Amherst NY 14228-2244
Hours of Operation: Mon-Thurs: 8AM-9PM, Fri: 8AM-5PM, Sat: 8AM-12PM EST

For your convenience you can now resolve this matter online. Logon to www.acibillpay.com to see the repayment options available to you. You will need your 7 digit ACI reference number 4838411 available when you log in. You can now make payment arrangements on your account using checking, credit card or debit card accounts.

American Coradius International LLC



2420 Sweet Home Rd., Suite 150
Amherst, NY 14228
Phone: (716) 418-7217
1-800-498-2242
Fax: (716) 823-0257

Payment Method:

Bank to Bank Wire Transfer

ABA Routing # [REDACTED]
Key Bank
17 Corporate Woods Blvd
Albany, NY 12211

CLIENT TRUST ACCOUNT- CITIFINANCIAL
ACCOUNT #: [REDACTED]

Overnight Mailing Information

American Coradius International, LLC
P.O. Box 209
Amherst, NY 14226