



Northland Group Inc.

Payment Address: [REDACTED]

Hours of Operation: M-F 7-9, F 7-7, Sat 8-2  
December 20 [REDACTED]

[REDACTED]

RE: Northland Account No: [REDACTED]  
Client Name: CITIBANK (SOUTH DAKOTA), N.A.  
Original Account No: [REDACTED]  
Current Balance: \$13435.21  
Settlement: \$4702.32

Dear [REDACTED]

This letter confirms our settlement agreement on the above referenced account. The completion of the scheduled payments below will constitute payment of the settlement.

- \$50.00 is due in our office by 12/29/10
- \$50.00 is due in our office by 01/28/11
- \$4602.32 is due in our office by 02/25/11

Each payment must be received by the due date listed above. If you skip a payment, or are late on a payment, we reserve the right to treat your breach of this agreement as a cancellation of the settlement arrangement. We are not obligated to renew this offer. Upon full completion of the payment schedule, we will issue you a settlement letter stating the account is satisfied, and has been closed in our office.

Please contact your representative below with any questions.

Sincerely,  
[REDACTED]  
Collection Associate

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This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is sent to you by Northland Group, Inc., a debt collector and a member of ACA International.  
**NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.**

978-338-2343  
Steve